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Civic League(s)/Organization(s) Affected: Oakdale Farms, Denby Park, Monticello Village, Oakwood, South Bayview, Larrymore Lawns, Bel-Aire, Roosevelt Gardens, East Lynne/Saratoga, Camellia Shores, North Camellia Acres, Camellia Gardens, East Ocean View

Norfolk State University
School of Business

EAST LITTLE CREEK REVITALIZATION STUDY

April 18, 1995

CONTENTS

ACKNOWLEDGEMENTS

The School of Business at Norfolk State University is delighted that it has had the opportunity to serve the local community through this revitalization study. However, we could not have accomplished what we have without the hard work and support of the following outside committee members:

- The Honorable Randy Wright, Co-Chair
- Warren P. Fisher, Vice President, Home Savings Bank
- Robert G. Garguillo, City of Norfolk, Department of Development
- L. Robert Layton, Norfolk Planning Commission
- R. Brian Townsend, City of Norfolk, Department of City Planning & Codes Administration, Infrastructure Analysis
- Senior Chief Petty Officer Ronald Webber, U. S. Navy, Equal Opportunity Advisor, Little Creek Amphibious Base
- Don Williams, Norfolk Planning Commission
- Kent L. Winquist, President, Little Creek East Merchants Association

The following School of Business faculty served on the committee and had primary responsibility for organizing the committee's efforts, executing the Market Study and Housing Analysis, as well publishing the report:

- Dr. Granville M. Sawyer Jr., Co-Executive Director
- Dr. Marshall M. Friedman, Co-Executive Director
- Dr. Stephen E. Calcich, Market Study and Editorial Director
- Mr. Jon Stuart, Housing Analysis and Publication Director
- Mr. Haribhai K. Thakkar
- Ms. Chelsea S. Hall, Committee Secretary

These individuals are truly to be commended for performing at a stellar level over the past six months. The University and School of Business look forward to being a part of the Little Creek Task Force, which will build on the foundation provided by this report as well as participating in future collaborative endeavors.

Dr. Joseph L. Boyd, Co-Chair
Dean, School of Business
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EXECUTIVE SUMMARY

The purpose of this study is to provide an analysis of East Little Creek Road (ELCR) and its surrounds, from I-64 to Shore Drive, upon which a revitalization plan for the retail corridor can be developed. The results of this analysis can be used by officials of the City of Norfolk, business persons, property owners, the US Navy, and area residents, to ensure and enhance the future of ELCR.

This area had estimated retail sales of $403 million in 1993. Compare this to the sales of the Janaf-Military Circle area of $213.3 million for the same year. The importance of the corridor as a commercial area and as a resource to the City is readily apparent. However, there has been a decrease of 14 percent in retail sales along those portions of ELCR studied by the City between 1989 and 1993. Therefore, something has to be done to prevent a further decline which could put an end to the corridor's commercial viability.

The study is divided into five sections: introduction, market study, housing, infrastructure, public-private incentives. Conclusions and recommendations are made at the end of each section.

The market study, designed to assess the commercial viability of the corridor, shows that, even when very conservatively drawn, the trade area of the ELCR retail corridor has a population of approximately 158,000, which is equivalent to 53 percent of the population of the City of Norfolk. The trade area analysis also shows that over 50 percent of the shoppers come from outside of the City. These shoppers, along with commuters who work in the area, and those who shop at the commissaries and exchanges on the naval bases represent a very large potential market which can be tapped by ELCR. In other words, large numbers of people come into the area but, for a variety of reasons, are either not shopping, or not spending as much money as they might, given a more appropriate range of goods and services. An analysis of retail and consumer spending on the ELCR corridor, supported by additional surveys of corridor shoppers and merchants, shows that these missing goods and services are in the categories of apparel, entertainment, food away from home, and furniture. There is the market potential to support a shopping center of specialty clothing stores anchored by a department store, a mini entertainment complex and other entertainment attractions, more mid-scale family restaurants, and additional furniture retailers. A measurable proportion of these potential sales would result in a net increase in sales tax revenue to the City.

A survey of Little Creek Amphibious Base personnel revealed that to many the image of the whole of ELCR is driven by a small yet distinctive set of niche businesses especially those located just outside of the base. Young enlisted personnel and new arrivals to this duty station are counseled to avoid patronizing this type of business. Everything should be done to change the appearance of this area and its current image and make ELCR more attractive to base personnel. Changing this image, as with other recommendations made, will require a joint effort between the Navy, the City of Norfolk, area merchants and property owners, and community residents.

A strong umbrella business organization with full-time staff representing all of Little Creek Road – both East and West, is needed to coordinate and provide a unified approach to revitalization efforts. This organization would coordinate the development and distribution of promotional materials such; as coupon books, maps of the shopping area, a business directory, along with a logo and slogan for the area, and would organize special events such as sales days and parades. The organization would liaise with the City, the Navy, and the other stakeholders on all phases of revitalization and other community development needs such as; technical assistance and training to small businesses, establishment and monitoring of architectural standards for facades and signage, developing a long-term partnership with governmental agencies such as the Virginia Department of Transportation which will be responsible for making some of the long-term improvements to the corridor, establishment and monitoring of the adherence to a business practices code. This is especially important as a few merchants have hurt those ethical businesses, which constitute the vast majority on ELCR. It should coordinate security activities for the area, and work with the other stakeholders to sponsor recreational activities, especially for area teens.

With regard to housing, it is recommended that a Little Creek Pride Weekend is developed. The purpose of this weekend is to help beautify the area and create a sense of community among residents. The City should enforce the city code in relation to those activities which, if not restricted, degrade the area and its image such as; abandoned cars, the parking of cars, boats, trailers, recreational and commercial vehicles, and signs of all types. Stronger ties should be forged between the Navy Welcome Centers, area merchants, real estate, finance, and insurance professionals, and the City, to help create a more positive image for the area and improve the housing and rental markets. All stakeholders should come together to develop gateways, parks, or open spaces leading to the residential communities along the corridor as another way of upgrading the aesthetics of the area.

With respect to infrastructure, it was found that the current right-of-way was established in the post World War II era. Thus, there are some limited right-of-way expansion options for the ELCR corridor. Poor traffic flow along the corridor and the associated congestion and traffic accidents are a deterrent to the attraction of shoppers during the peak traffic periods. The poor traffic flow undoubtedly discourages commuters from stopping on their way to and from work and may hinder the delivery of goods to businesses along the corridor, thus causing some commercial organizations to move away and deterring others from locating on the corridor. For several reasons the corridor's aesthetic appeal is low. These would include; lack of signage control, signage clutter, poor quality pavement, pavement which retains storm water, poor building maintenance and lack of appropriate off-street parking along some parts of the corridor. Doing nothing probably would lead to a further decline in the commercial viability of the area. All stakeholders would lose if this happens.

It is recommended that a combination of short- and long-term improvements to the infrastructure should be made. Funds already committed under the federally funded Congestion Mitigation and Air Quality Program will be used to upgrade the traffic signalization system along the whole of Little Creek Road. When the system is completed in 1997 a synchronized and "linked" traffic control system will improve the flow of traffic along the corridor. A detailed topographic survey needs to be undertaken from that part of ELCR approximately from the intersection of Sewells Point Road to a point just east of Military Highway. This survey will identify; redundant curb cuts, illegal encroachments to the right-of-way, and additions to the right-of- way that may be necessary to make significant streetscape improvements.

Medians that exist along ELCR from I-64 to Southern Shopping Center should be landscaped. This will make this area more aesthetically appealing and eliminate the need for grass mowing. The "noses" that occur in the median breaks and intersections of that part of ELCR from just west of Nancy Drive to Azalea Garden Road or Meadow Creek Road should also be landscaped. The medians act as part of the area's storm drainage system so that they cannot be fully landscaped until an underground storm drainage system is installed. This landscaping would result in a significant visual improvement to the area at a reasonable cost. In the long-run, the feasibility of modernizing the storm drainage system of that part of the corridor from approximately Military Highway to just west of Shore Drive should be assessed. Other possible long-term improvements to the corridor area might be; the addition of more travel lanes with associated utility undergrounding, comprehensive landscaping, and a modernized lighting scheme.

Public and private incentives of various types should be made available to property and business owners in order to encourage them to make necessary physical improvements. Agencies of the City of Norfolk could give property owners low interest loans and/or grants to demolish existing structures or make needed improvements. In addition, a package of tax incentives might be offered by the City to aid in the accomplishment of these objectives. These investments by the City will lead to an increase in sales tax and related revenues, and the property tax base as the revitalization process progresses.

A task force made up of representatives of all interested and affected parties should be appointed to oversee the implementation of the recommendations made in this report, and the development of further solutions. This would include all stakeholders previously identified, so that all relevant parties buy into the process. This report represents just the beginning of a process which will take years to unfold and provide the City with a test bed to develop and perfect revitalization strategies and methodologies which can be applied to other areas of the City.

The following recommendations are made:

- Improve the image of ELCR near the intersection of ELCR and Shore Drive.
- Improve the aesthetics of the ELCR corridor.
- Open a shopping center of specialty clothing stores anchored by a department store.
- Open a mini-entertainment center.
- Form an umbrella business association for East and West Little Creek Road to promote the businesses located on the corridor, to create and maintain a positive image for the corridor, to act as a liaison with the Navy and other area stakeholders, and establish and monitor a business practices code.
- The stakeholders should develop a Little Creek Pride Weekend to beautify the area, create pride in the area, and to create a sense of community.
- Enforce the city code in order to create and maintain a positive image for the area.
- Create stronger ties between the Navy Welcome Centers and area merchants, real estate, finance, and insurance professionals, and City officials.
- Improve the flow of traffic along ELCR by upgrading the traffic signalization control system along the corridor.
- Landscape the medians or portions of the medians at various points along the corridor.
- Undertake a detailed topographic survey for that portion of the corridor between Sewells Point Road and BiCounty Road.
- Public and private incentives of various types should be made available to property and business owners to encourage physical improvements
- Open additional gateways into residential neighborhoods similar to the one leading to Camelia Shores.
- Form a task force composed of all area stakeholders to oversee implementation of the plan.

EAST LITTLE CREEK REVITALIZATION STUDY

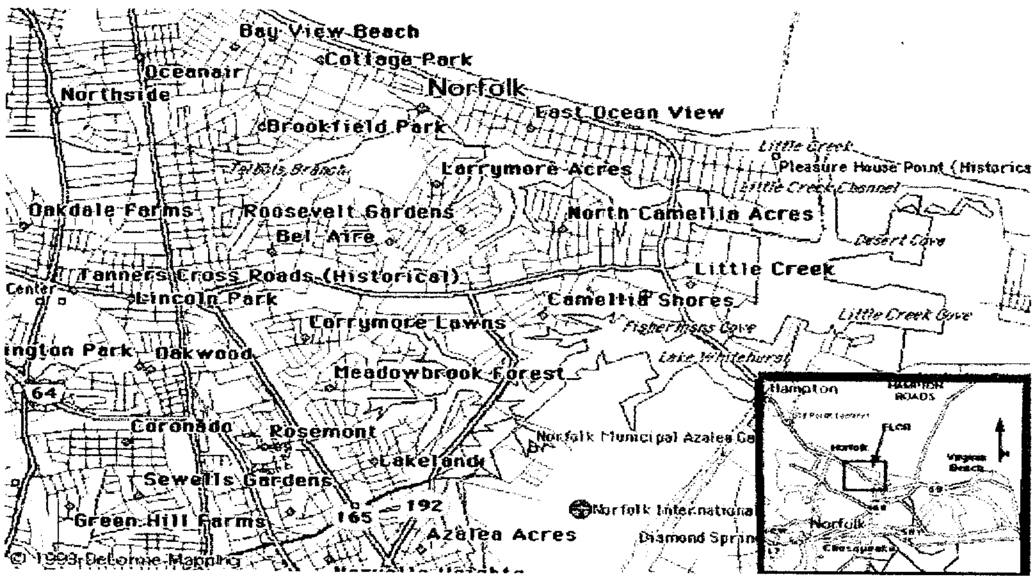


Figure 1
EAST LITTLE CREEK ROAD (ELCR) AREA, NORFOLK, VA

INTRODUCTION

This study was done to provide a comprehensive economic analysis of the East Little Creek area in Norfolk, Virginia. The analysis includes evaluations of the housing and neighborhoods, the physical infrastructure, and the business environment. The study also provides a basis for conclusions and recommendations concerning each of these areas and the East Little Creek Road **(ELCR)** corridor in general.(Figure 1) This information can be used by business persons located in the corridor or for future business location considerations. It will provide business owners with data needed to make informed decisions leading to desired growth and development. This report will also provide city planners with information they can use to determine how best to assist the area in realizing its growth potential.

This report will also be valuable to other stakeholders in the area, such as the military. With large naval bases at both ends, the ELCR area depends on military personnel for a significant portion of its economic activity. The report evaluates this relationship and provides suggestions concerning how to improve it

HISTORY OF THE EAST LITTLE CREEK ROAD CORRIDOR

ELCR has a long history and has undergone a series of incarnations since the turn of the century. At the turn of the century, the route of Little Creek Road, as we know it today, from Hampton Boulevard to Shore Drive did not exist in its entirety. (In fact, the portion of the street which did not exist, primarily from what is today Hampton Boulevard to just east of Granby Street was called Sewell's Point Road.) To the east, most of the land was farmland, and the street was little more than a country road.

By 1923 the portion of the street from Hampton Boulevard to the Ward's Corner was included in the area that was annexed into the City of Norfolk. During the period between 1930-1950, little additional commercial development occurred along the street east of Ward's Corner. The Little Creek Amphibious Base did come into being during World War II. In 1955 the City annexed a portion of the eastern section of what is today the Little Creek Road corridor, from the Ward's Corner area east to near the intersection of Military Highway. At this time, the City changed the name of the street to Little Creek Road so that the entire length of the street had one name. Development during this period consisted of a number of tract house subdivisions adjacent to the corridor with a majority of the land fronting on the corridor itself remaining in agricultural use.

By the late 1950's and early 1960's, Southern Shopping Center and Roosevelt Shopping Center had been built and commercial development that appears today began to fill the land fronting the corridor from west to east. During this period, the street itself also reached its right-of-way and pavement widths that are visible today. In 1959 the City annexed the final portion of the corridor from Military Highway to Shore Drive.

GEOGRAPHY OF THE CORRIDOR

Little Creek Road is approximately five and one half miles long. It is located in the northern part of the City and runs from Hampton Boulevard east to Shore Drive. The Norfolk Naval Base is located at its Western terminus. The U. S. Navy Amphibious Base is located at the eastern end of the ELCR. This location makes ELCR no more than twenty minutes from downtown Norfolk, the Atlantic Ocean, the Chesapeake Bay, much of Virginia Beach, and both Naval Bases. It is also accessible from Interstate 64 and intersects several major north-south roadways including Granby Street, Tidewater Drive, and Chesapeake Boulevard. Convenience associated with its geographic location is one reason why over 425 businesses and four shopping centers are located along this relatively short thoroughfare.

ORGANIZATION OF THE REPORT

The report is divided into four sections. The first section is a market study of the ELCR corridor. An important part of this section of the study is a determination of the trade area for the merchants in the corridor. Definition of the trade or trading area is essential for assessing the viability of a retail entity. In this case a retail corridor. The viability is then determined using a mix of demographic, consumer spending, and business sales data. Retail opportunities for the corridor are then identified. The results of shopper, Amphibious Base personnel, and business owner surveys are presented along with an analysis of the importance of the Navy to the area. The market study section concludes with recommendations for strategic revitalization of the ELCR area.

The second section contains an analysis of the current housing inventory and a discussion of the demographic and economic profile of the residents who live in neighborhoods close to the ELCR corridor. This is followed by a discussion of the condition of the housing inventory that exists in the trade area. Next, there is a discussion of the vacancy rate and the value of real estate in the trade area. The final part of this section contains conclusions and recommendations.

The third section of the report contains a description and analysis of the infrastructure of the ELCR corridor. First, it includes an evaluation and appraisal of the infrastructure of the trade area. Next is a discussion of the effect of the current infrastructure on the market potential of the trade area. This is followed by a presentation of possible beautification efforts on the market potential of the corridor. The final part of this section contains conclusions and recommendations.

The final section of the report contains a short discussion of investment incentives which City agencies might develop to facilitate redevelopment along the ELCR corridor.

MARKET STUDY

OBJECTIVES

1. To decide if ELCR has a significant future as a retail corridor.
2. If it does, what should be the appropriate tenant mix and/or market niche for this corridor.

The objectives of this study were based directly on those for market studies as described in the City Planning Commission report of August 16, 1994, entitled "Commercial Area Revitalization Strategy."[1]

[1] **Commercial Area Revitalization Strategy,** City Planning Commission, Department of City Planning and Codes Administration, August 16, 1994, p. 8.

GEOGRAPHIC DEFINITION OF THE CORRIDOR

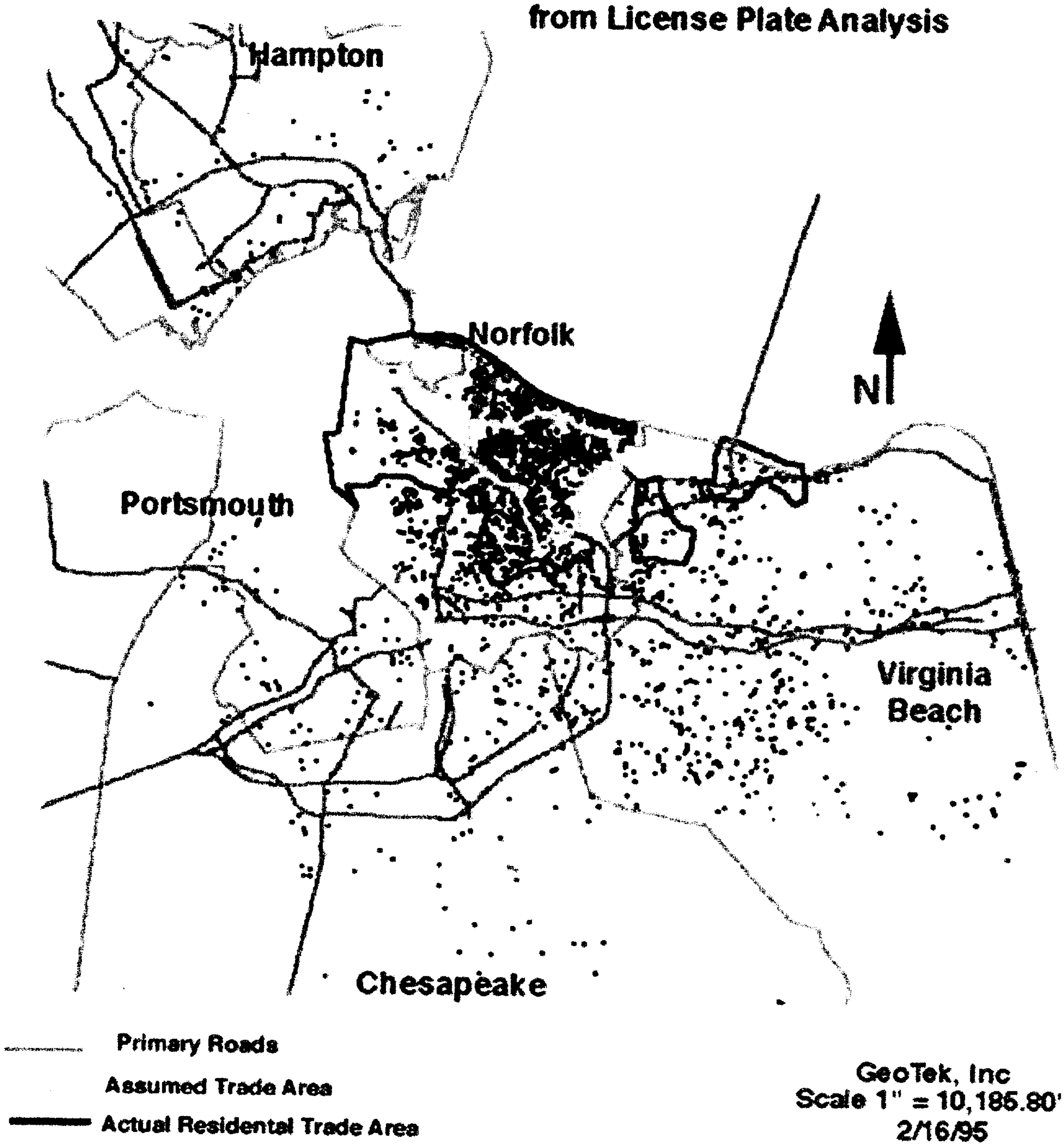
The first step toward execution of the market study was a definition of the geographic boundaries of the commercial corridor. From discussions by the full committee, it was decided that the designated retail corridor should be from the I-64 overpass at the west end to Shore Drive at the east end. This meant that Southern Shopping Center and a part of the Shore Drive commercial area, identified by the Department of City Planning as distinct commercial areas, would become part of the ELCR market study.

DEFINING THE TRADE AREA

To define the ELCR commercial corridor's trade area a license plate analysis was undertaken. The license plate numbers of all passenger vehicles parked outside retail businesses in the corridor were recorded. This was done over a period of ten days during weekdays, at the weekend, and at all different times during the day. Approximately 1,800 license plate numbers were collected. Ten percent of all vehicles had out-of-state license plates, which are assumed to belong to active-duty military.

Figure 2

East Little Creek Road
Plot of Addresses
from License Plate Analysis



These license plate numbers along with another 1,100 collected at SSS Car Wash on ELCR were sent to the Virginia Department of Motor Vehicles, who returned to us the addresses of the operators of those vehicles.

The addresses were inputted into a geographic information system (GIS) computer program, which converts the addresses into geographic longitude and latitude coordinates. These coordinates were then plotted on a map of the area. The plots from the two major samples of license plates were compared and found to precisely match each other, as were customer addresses provided by two other business owners on ELCR. These four samples were then combined to produce the plot of 2,545 addresses shown in Figure 2.

The distribution of customer addresses among the cities of Hampton Roads is presented in Table 1. As can be readily seen, only 44.8 percent of those shopping on ELCR live in the City of Norfolk. The majority, 55.2 percent, reside in other area cities. Almost as many Virginia Beach residents patronize the ELCR shopping corridor as Norfolk residents. Given this large influx of non-Norfolk residents into the area, tremendous potential exists to have them spend more money on their shopping trips and add to the City's sales receipt revenues.

Based on the distribution of customer addresses, the area making up the retail trade area was delineated. In fact, there are two trade areas. First, is what we have termed the residential trade area, which includes those people who shop on ELCR primarily because its location is convenient to where they live. This residential trade area was formed by selecting those census tracts with the highest concentrations of addresses from the GIS plot, and were contiguous to the ELCR retail corridor. This shown in Figure 3. It should be noted that the delineation of this residential trade area was very conservative since only 22.7 percent of the shoppers' addresses are contained by this area. Normally between 50 and 70 percent of shoppers' residences are used to define a trade area. By inspection of Figure 2, it can be readily seen

TABLE 1
City of Residence of ELCR Customer Sample

City	Number	Percentage
Norfolk	1,140	44.8
Virginia Beach	1,025	40.3
Chesapeake	195	7.7
Hampton	72	2.8
Portsmouth	71	2.8
Newport News	42	1.6
Total	2,545	100.0

Figure 3

East Little Creek Road Residential Trade Area

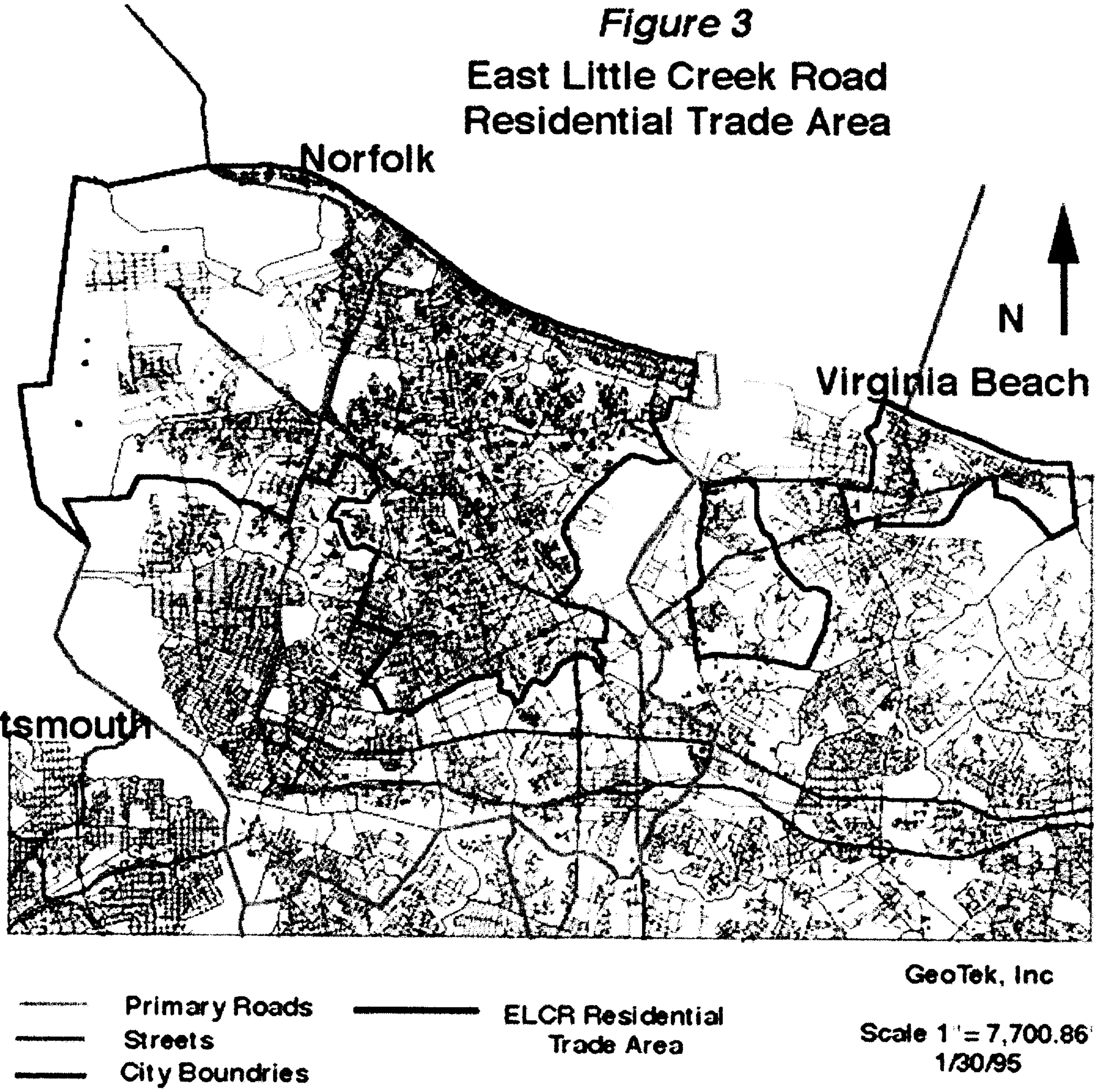
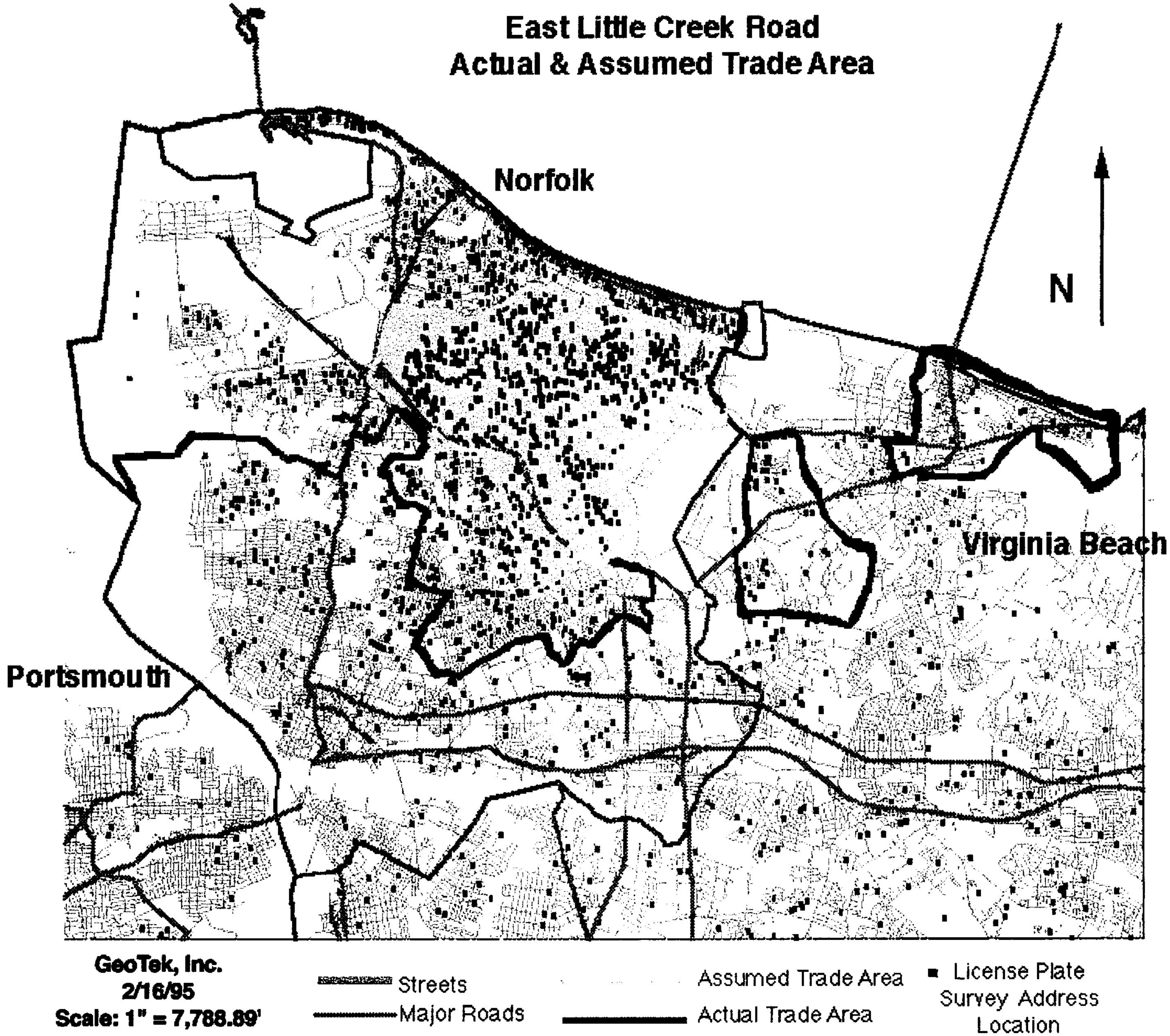


Figure 4

East Little Creek Road
Actual & Assumed Trade Area



that inclusion of 50 percent of shopper addresses would increase the trade area to encompass all of Norfolk, parts of Hampton, Newport News, Chesapeake, and Portsmouth, as well as a large proportion of Virginia Beach. If this had been done, area statistics would have been at least double those reported.

Second, there is what we have termed the commuter trade area. This is made up of census tracts that have high concentrations of shoppers but lived too far away from ELCR to be considered part of the residential trade area. Their shopping on ELCR is primarily because they work in the vicinity rather than live in the trade area. The remaining 77.3 percent of shoppers' addresses fell into this category.

The first thing to notice about the residential trade area is its size. The committee initially designated an area for preliminary analysis, which it considered would approximate the trade area. This assumed trade area is shown as the inner area outlined in green in Figure 4. It can be readily seen that the actual residential trade area is substantially larger than was initially thought. In other words, the reach of ELCR as a retail draw is much wider than was at first surmised, and its importance to area residents and the City was seriously underestimated.

Results of the Ward's Corner Revitalization Study, which included data from Southern Shopping Center, had been interpreted as suggesting that I-64 formed a physical and psychological barrier which very few shoppers would cross. This being especially true of those living to the east of I-64 since Ward's Corner was deemed much less of a retail draw than Southern Shopping Center. This led to the original trade area being contained on its western side by I-64. As can be seen in Figure 3, this notion, particularly for residents west of I-64, is not supported by the present study, which is based upon a far larger sample than the Ward's Corner Study.

Table 2

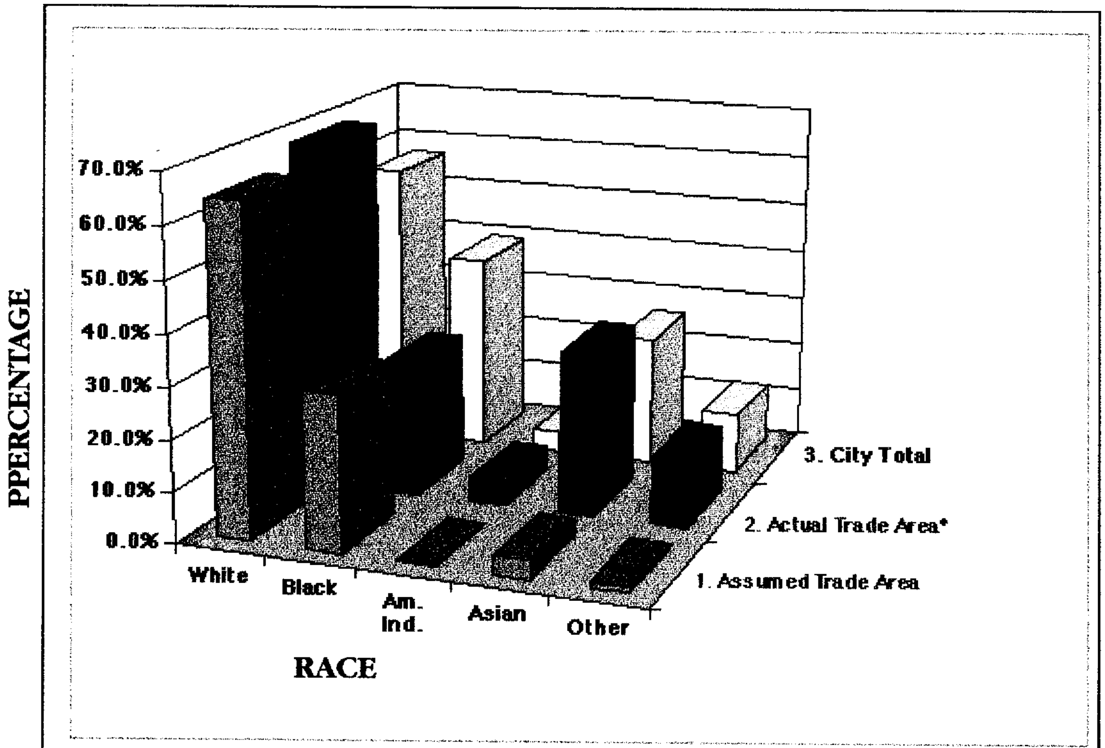
Population of Trade Area by Race Compared to Assumed Trade Area and City (1990 Census)

	Total	White	African-Am	Am Ind	Asian	Other
1. Assumed Trade Area	43,993	28,351	13,310	192	1,645	495
2. Actual Trade Area*	157,938	108,384	41,615	758	5,092	2,089
3. City Total	261,229	148,228	102,012	1,165	6,815	3,009
Assumed Trade Area as % of City:	16.8%	19.1%	13.0%	16.5%	24.1%	16.5%
Actual Trade Area as a% of City*:	60.5%	73.1%	40.8%	65.1%	74.7%	69.4%

* Includes Two Tracts from Virginia Beach

Figure 5

POPULATION OF TRADE AREA COMPARED TO ASSUMED TRADE AREA AND CITY (1990 CENSUS)



* Includes two tracts in Virginia Beach

The population and racial breakdown of the residential trade area is presented in Table 2 and Figure 5. These include comparative figures for the assumed trade area and the City as a whole.

The total population of the residential trade area is 157,938, giving it over three times the population of the assumed trade area and equal to 53 percent of the population of the City of Norfolk. Bear in mind that the trade area contains two census tracts from the City of Virginia Beach, which add 18,639 to the residential trade area population count.

Demographically, the residential trade area is very similar in composition to the City as a whole. Racially, it is somewhat more white, less African-American, and more Asian. Median household income is 10 percent higher than the City. However, if the five tracts with

Table 3

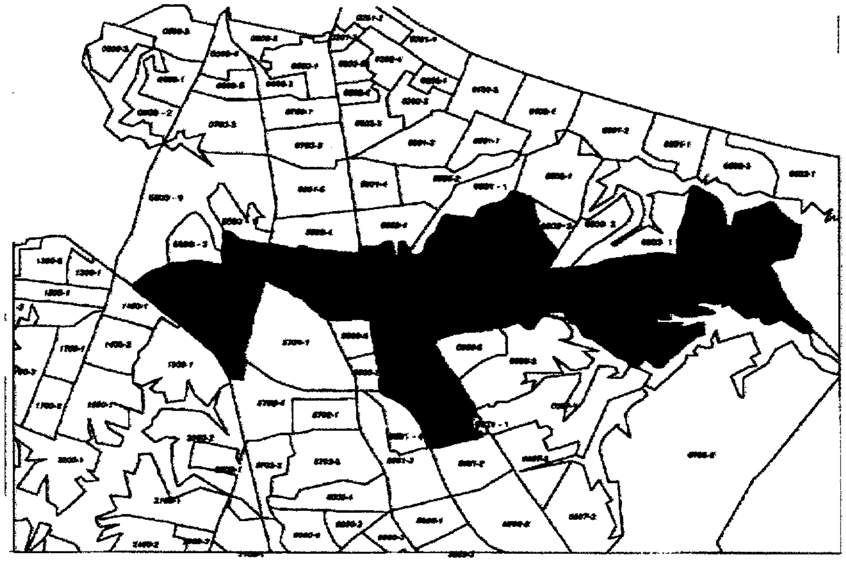
Area Sales of ELCR Corridor and Trade Area by SIC Business Category

SIC Code	Business Description	Trade Area Sales (in Millions)	ELCR Corridor Sales (in Millions)	ELCR Corridor as Percent of Trade Area Sales
52	Bldg. mat'rl/Garden sup./Mob'l Homes	$ 18.2	$ 4.9	26.9%
53	General Merchandise Stores	$ 58.8	$ 16.2	27.6%
54	Food Stores	$ 171.0	$ 81.3	47.5%
55	Auto. Dealers & Gas Serv. Stations	$ 332.3	$ 131.0	39.4%
56	Apparel & Accessory Stores	$ 25.8	$ 10.3	39.9%
57	Home Furniture/Furnishings/Equip.	$ 106.8	$ 46.0	43.1%
58	Eating and Drinking Places	$ 108.0	$ 31.6	29.3%
59	Miscellaneous Retails	$ 117.2	$ 41.4	35.3%
70	Hotels & Others Lodging Places	$ 34.3	$ 2.1	6.1%
72	Personal Services	$ 36.3	$ 7.6	20.9%
75	Auto. Retail & Services & Parking	$ 87.8	$ 29.9	34.1%
76	Miscellaneous Repair Services	$ 28.0	$ 1.7	6.1%
78	Motion Pictures	$ 4.2	$ 1.8	42.9%
79	Amusement & Recreational Services	$ 15.6	$ 4.5	28.8%
All Retailing (SIC 52-59)		**$ 938.1**	**$ 362.6**	**38.7%**
Total Sales (SIC 52-79)		**$1,239.4**	**$ 402.9**	**34.0%**

• See appendix for more detailed breakdown of sales by SIC subcodes.
Prepared by Claritas Inc. using the business database from American Business Information Inc. Copyright 1994©

Figure 6

ELCR CORRIDOR CENSUS TRACTS



ELCR Corridor

low incomes (12 percent of households) are excluded, then the median income of the trade area increases to over $27,000 which is almost 20 percent higher than the City. Therefore, apart from a few census tracts, the ELCR residential trade area is relatively affluent and should be attractive to potential retailers.

Other demographic characteristics of the residential trade area compared to the City are in the Appendix pages A1-A12.

SPENDING PATTERNS AND PURCHASING POWER IN THE TRADE AREA

Table 3 shows the sales in the ELCR corridor compared to total sales of the residential trade area broken down by major retail and service categories. For business data generation purposes the ELCR corridor includes all census block groups that line ELCR. These are shown in Figure 6. Total annual sales in the residential trade area are $1.14 billion with the ELCR corridor capturing 34 percent of that at $403 million. Compare this to the annual sales of Military Circle and Janaf,

Table 4
Major Categories of Out-Shopping in the Residential Trade Area

Retail Category	Total Spending (000's $)	ELCR Sales (000's $)	Out Shopping[1] (000's)	Capture Rate[2]
APPAREL				
Women's	41,468	6,000	35,468	14.5%
Men's	24,934	2,700	22,234	10.8%
Children's	5,023	900	4,123	17.9%
Footwear	14,291	9,900	4,391	69.8%
Other	16,613	6,300	10,313	37.9%
FURNITURE	18,970	6,800	12,170	35.8%
ENTERTAINMENT				
Video Rental	6,105	3,000	3,105	49.1%
Amusement & Recreation	37,933	11,300	26,633	29.8%
FOOD AWAY FROM HOME	109,753	99,300	10,453	90.5%

1. Total Spending — ELCR Sales
2. ELCR Sales ÷ Total Spending
1994 Figures from Claritas Inc.©

which when combined total $213.3 million[2] or only half of the sales on ELCR. If sales along the whole length of Little Creek Road were included then the annual sales would be well in excess of half a billion dollars.

Note that as the trade area expands the capture rate will decrease and so given the size of the trade area, the 36 percent capture rate is very significant.

What is spent in the trade area was compared to residents' total spending, which comprises spending both inside and outside the trade area. Significant differences between these two figures would show either people coming into the area to purchase goods and services or residents going outside of the area to shop. The latter situation known as out-shopping is one which can be exploited by new stores opening on ELCR. (See Appendix A15-A20 for complete area sales and purchasing power.)

Apparel, furniture, food away from home, and entertainment are the four major categories of merchandise and services where sig-

[2] ***Sales Revenue Report Fiscal Year 1993***, Norfolk Commissioner of Revenue.

nificant out-shopping is occurring. The relevant figures are shown in Table 4. Notice the extremely low capture rates, particularly in the case of women's, men's, and children's apparel. Although the capture rate for food away from home is high at 90.5 percent, the absolute dollar value of $10.5 million is still very significant.

Significant sales are lost by the residential trade area and ELCR corridor to the Navy commissaries and exchanges. Approximately 25,500 active and retired military with base shopping privileges live in the ELCR trade area. They spend $39 million at the exchanges and $28 million at the commissaries located at Norfolk Naval Base and East Little Creek Amphibious Base. (See the Appendix page A-22, for how these estimates were computed.)

The exchanges sell the following assortment of merchandise: ladies' clothes, cosmetics, and jewelry, men's clothes, children's clothes, shoes, housewares, and consumer electronics including computers. If it is assumed that 75 percent or $30 million, of total exchange purchases by ELCR residents are spent on apparel, this accounts for almost 40 percent of the out-shopping in this retail category. However, there still remains $36 million of out-shopping for apparel with the potential to compete with the exchanges and capture a share of their sales since, at

Figure 7
Projected Increase in Consumer Expenditures 1990 to 1994 and 1994 to 1999 by Percent

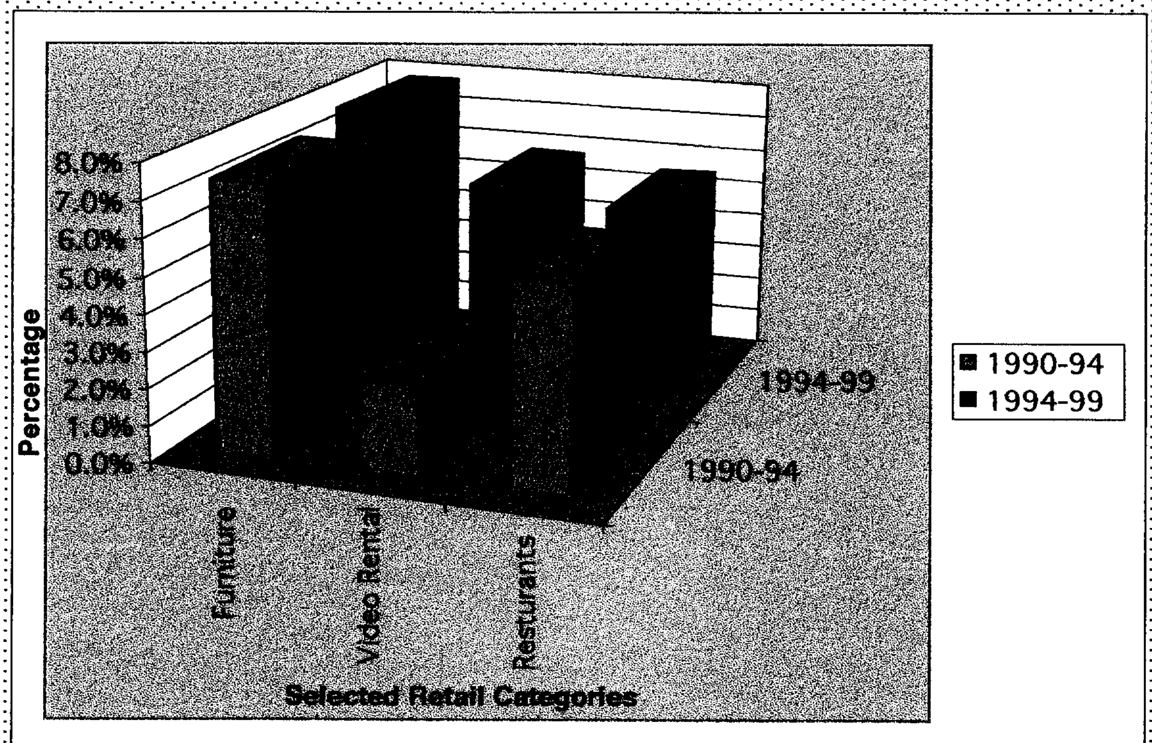


TABLE 5

Residential Trade Area Lifestyle Cluster

PRIZM CLUSTER	POPULATON COUNT	PERCENT OF TRADE AREA
MILITARY QUARTERS	40,560	26.3
MID-CITY MIX	27,057	17.5
BIG CITY BLEND	22,761	14.7
INNER CITIES	15,429	10.0
SINGLE CITY BLUES	11,334	7.3
TOTAL	117,141	75.8

1994 FIGURES FROM CLARITAS INC.©

the present time, they have little competition from ELCR apparel retailers. Of course, any sales taken from the exchanges would mean a net increase in sales tax revenues to the City.

Spending by ELCR residents at the Navy commissaries is estimated at approximately $28 million which accounts for the gap between food at home spending of $191 million and purchases of $171 million found for the trade area.

Retailers in the out-shopping categories should be targeted by real estate firms, property developers, and the City to occupy and develop retail space on ELCR. Particularly, as trend data for selected out-shopping categories presented in Figure 5 shows that substantia spending growth is taking place.

TRADE AREA RESIDENT LIFESTYLE PROFILE

Lifestyle segmentation data from Claritas Inc. called PRIZM was obtained for both the residential and commuter trade areas. Based on national level data PRIZM divides neighborhoods into groups or clusters based on similarities in income, education, and household type, as well as attitudes, lifestyles, and product preferences. The major clusters found in the ELCR residential trade area are: Military Quarters - GI's and surrounding off-base families; Mid-City Mix - African-American singles and families, middle income with a mix of white and blue collar employment; Single City Blues - ethnically-mixed urban singles, best described as a "poor man's Bohemia"; Inner Cities - inner city,

TABLE 6
Retail Opportunities by Cluster

PRIZM **Cluster**	**Retail** **Opportunity**
Military Quarters*:	Photography Video rental Hunting supplies Family steak house Wal-Mart
Mid-City Mix*:	Fast food burgers Woolworth/Woolco Gospel and dance music
Single City Blues:	Pool hall Video rental Mexican fast food Montgomery Ward K-Mart Dance music
Inner Cities:	Gospel and jazz music
Big City Blend:	Video rental Home remodeling Mexican fast food Dance music

* Also significant clusters found in commuter trade area
1994 Figures from Claritas Inc.©

solo-parent families, poor neighborhoods with twice the national average unemployment level, eight of ten households African-American; and Big City Blend - middle-income immigrant families, predominantly Asian and Hispanic with large families. The population figures for the ELCR trade area are shown in Table 5. These five clusters represent 75.8 percent of the population in the trade area. The remaining 24.2 percent are spread across eleven different clusters with the largest containing only 4.8 percent of the residential trade area population, see the Appendix page A13.

Table 6 presents the retailing opportunities represented by each of the clusters. These opportunities are based on products and services for which each cluster has been found to have a disproportional preference. For a complete description of the clusters, see the appendix page A22.

Most of the retail opportunities in Table 6 fall into one of the four out-shopper categories mentioned previously, reinforcing those findings. Since music buying is not listed as a separate category in the spending data it is not known how much residents spend on music. However, because there is no music store on ELCR (N.B. there is a Blockbuster Music at Ward's Corner), an opportunity exists for one toward the eastern end, given the number of music buyers in the trade area. Since the Military Quarters and Mid-City Mix clusters are also found to be significantly represented in the commuter trade area opportunities of these clusters should be weighted more heavily.

TABLE 7

Commuter Trade Area Lifestyle Clusters

PRIZM Cluster	Population Count	Percentage of Commuter Trade Area
Boomers and Babies	57,876	22.4
Mid-City Mix	32,452	12.6
Military Quarters	31,699	12.3
Total	122,027	47.3

1994 Figures from Claritas Inc.©

COMMUTER IMPORTANCE AND LIFESTYLE

The character of the ELCR commercial corridor has developed in large measure due to the heavy traffic flow to which it is subjected. Only eight other streets in the City of Norfolk exhibit a higher traffic count than the 37,506 24-hour count registered on ELCR.[3] Over 50 percent of shoppers in the license plate analysis, used to determine the trade area, came from outside of the residential trade area. This indicates the importance of commuters to the ELCR corridor and vice versa and the potential market from which to produce a net increase in retail sales to the City.

The largest PRIZM clusters in the commuter trade area are shown in Table 7 representing 47.3 percent of the population of these areas. The Military Quarters cluster is the only one of the three which can be confidently assumed to shop on the ELCR corridor because they are employed at one of the two naval bases at each end of ELCR. Similar assumptions about the other clusters cannot be made with the same degree

[3] Virginia Department of Transportation

TABLE 8
ELCR SHOPPER SURVEY RESULTS

Products, services or establishments respondents would like to see on ELCR:

RESPONSE	NUMBER	RESPONSE	NUMBER
UPSCALE RESTAURANT	78	BETTER SELECTION/QUALITY OF STORES	2
DEPARTMENT STORE	24	BAKERY STORES	2
CLOTHING STORES	18	FABRIC STORE	2
FAST FOOD	17	PHARMACY	2
MOVIE THEATER	16	LAW FIRM	2
RECREATION CENTER	16	PET STORE	2
FARMER'S MARKET	15	MORE COUPONS FOR SERVICES	1
WAL-MART	10	GOOD-QUALITYSHOES STORE	1
SHOPPING MALL	9	BIG LOTS	1
MORE GROCERY STORES	7	BOWLING ALLEY	1
SKATING RINK	6	BLACK-OWNED BUSINESSES	1
MUSIC STORES	4	DAY CARE CENTER	1
MORE BANKS	4	DISCOVERY ZONE	1
POLICE IMPROVEMENT	5	HALLMARK	1
HQ	4	MORE INDUSTRIAL BUSINESSES	1
GAS STATION	4	GAMBLING CASINO	1
PRODUCE MARKET	4	PEEBLES	1
ALL NIGHT COFFEE SHOP	3	RED LOBSTER	1
CAROLINA COOKIN'	3		
HEALTH STORE	3		
JEWELRY STORE	3		

Things respondents don't like, or would like to see improved:

RESPONSE	NUMBER	RESPONSE	NUMBER
GET RID OF USED-CAR DEALERSHIPS	48	EVERYTHING NEEDS IMPROVEMENT	3
TRAFFIC CONGESTION	31	LANDSCAPING	3
ROAD IMPROVEMENT	22	SECURITY FOR AFTER DARK SHOPPING	2
GET RID OF GO-GO BARS	11	INSTALL SIDEWALKS	2
APPEARANCE OF BUILDINGS	10	MORE ATM MACHINES	1
IMPROVE TRAFFIC LIGHTS	7	VANDALISM AT BANK	1
PARKING LOTS	4	TOO MANY BUSINESSES GOING UNDER	1
NEED MORE TRAFFIC LANES	4	MORE SPECIALIZED SHOPS	1
		NO MORE CHURCHES	1
		MORE ENTERTAINMENT NIGHT SPOTS	1
		BURY UTILITIES LINES	1

of certainty. However, nonmilitary (civilian) employment in the trade area is 54,070. This figure is made up of 36,870 private sector employees and the 17,200[4] civilians employed at the Norfolk Naval Base and Little Creek Amphibious Base. Therefore, a significant proportion of these must be represented by the two other large clusters in the commuter trade area. In which case, the preferences of these two clusters for goods and services should be examined.

The retail opportunities associated with the Military Quarters and Mid-City Mix have already been identified in Table 6. The opportunities for the Boomers and Babies cluster - young white-collar suburban families, as commuters, are video rentals and country music. These two categories of entertainment spending are the same as three of the residential clusters as far as video rentals is concerned and four of the residential clusters in the case of music buying, which reinforces the opportunity for these type of retailer on ELCR. (See the Appendix A22 for more details of this cluster.)

SHOPPER SURVEY

A survey of shoppers was conducted at a number of locations on ELCR. The major findings of this survey are displayed in Table 8.

Again, one can see that the most mentioned items fit into the four out-shopping categories with the exception of grocery stores and banks. The appearance of HQ is explainable since respondents were asked about ELCR *from* I-64. Interestingly, there was mention of the need for a bowling alley although there is one there, which suggests the need to publicize the establishments on ELCR.

The major dislikes respondents had about ELCR and would like to see improved were primarily the number of used-car dealers and go-go bars, traffic congestion and the state of the roads, and general appearances, particularly of the buildings.

NAVAL PRESENCE AND IMPORTANCE

The importance of the military presence to the ELCR corridor has already been documented. The Norfolk Naval Base has 70,000 military and 17,000 civilian employees, and the Little Creek Amphibious Base has over 10,000 military and almost 2,000 civilian employees. This represents a total employment between the two bases of almost 110,000.[4] Only 20,000 of the 80,000 military stationed at the bases live in the ELCR trade area with the majority of the remainder living outside of the City of Norfolk. The commissaries and exchanges at these two bases have combined annual sales of close to $210 million.[5] These numbers show a huge potential market, of which the ELCR retail corridor can increase its penetration. Particularly, since these base employees or base shoppers are already coming into the area.

[4] "The Navy In Hampton Roads", ***A Statistical Report For Fiscal Year 1993***, Naval Base, Norfolk.

[5] "The Navy In Hampton Roads".

TABLE 9
Amphibious Base Survey Results

Products, services, or establishments, respondents would like to see on ELCR	Number.
Federal Credit Union*	6
All-tune & Lube*	4
Computer software outlet*	3
Rose's*	3
24-hour auto parts store	2
Taco Bell*	2
Value City	2
Tattoo parlor	2
Long John Silvers*	1
Cafeteria*	1
Pizza Hut*	1
Dairy Queen*	1
Blockbuster*	1
Macy's	1
Bible store	1
Casino	1
Walmart	1
Sports Store	1
ABC store	1

* **Already available**

Things respondents don't like. or would like to see improved:	Number.
Improvement of roads	30
Too many girly bars	24
A lot of traffic-widen roads	22
Too many car dealers	14
Too many traffic lights	8
Drugs, gangs and major violence	7
Too many banks and gas stations	3
Improved parking	2
Prices to high	2
Nice coffee shop	1
Left-hand turn into post office	1

General suggestions for improvement:	
More police patrols at night	34
Clean up neighborhoods	14
Lower prices	4
Place stores off main road	2
More choices	2

AMPHIBIOUS BASE SURVEY

In order to get a better perspective on the needs and perceptions of this group, a survey of personnel at the Little Creek Amphibious Base was undertaken. Of the 230 respondents, approximately 50 percent indicated that they shop on ELCR. Other results of this survey are shown in Table 9.

From even a cursory inspection of Table 9, it is obvious that there is a difference between perception and reality when it comes to Base personnel and ELCR. Two thirds of the establishments which Base respondents said they would like to see on ELCR are already there! Obviously, a continuous program of promotion and communication aimed at Base personnel should be initiated, so they will know what and where establishments are located on ELCR.

Table 10

ELCR Business Owners Survey Results

Establishments they would like to see on ELCR:

Clothing Stores	Chain Restaurants
Movie Theater	eg. Olive Garden, Bennigans
Sporting Goods Store	Department Store
Jewelrey Store	HQ
Music Store eg. Planet Music	Toy Store
Mini Golf	Uptons

Things which they dislike:

Too many bars	Traffic
Crime	Homeless people
Billboards	No curbs
Too many car lots	Trailer parks

Suggestions for improvement:

Landscaping	Turning lanes
Police protection	Bury cables
Storm water drains	Better lighting
Curbs and sidewalks	Code enforcement
Upgrade Roosevelt Shopping Center	Better store selection

Reasons why people don't shop on ELCR:

Bad image especially from car dealers
Too many business failures
No marketing or promotion

Other observations by respondents generally suggest a need to improve ELCR esthetically and improve the selection of merchandise in the out-shopper categories. The most cited suggestion for improvement was an increase in police patrols at night. Perhaps, there is a need for increased cooperation and communication between City law enforcement and the Base. Also, more publicity regarding the actual relatively low incidence of crime in the area, see Appendix A24 for area crime statistics. These steps should help to make the corridor much more appealing to base personnel.

A generally found preference from Navy personnel is the need to make the first impression of ELCR outside of Gate 1 appear less like a "strip." By this, Navy personnel mean the signage offering this that and the other to "E1 & UP," especially car dealers, along with the bars and go-go joints, which present a generally seedy and classless look for the area. Right from their basic training young enlisted personnel are told to stay away from such areas and the initial impression of ELCR from Gate 1, with the exception of East Little Creek Shopping Center, sets the tone for the whole corridor no matter what the reality.

This suggests that first revitalization efforts should be focused at the approach to the Amphibious Base because of the importance of spending by the military to the area. As has been seen, large numbers of people are visiting the Amphibious Base to work and shop, and there exists the potential to attract them onto the ELCR corridor.

BUSINESS OWNER SURVEY

An informal survey of the ELCR business community was carried out by the president of the merchants' association. Table 10 presents a summary of the viewpoints of the business owners surveyed.

The general feeling among ELCR merchants is that unless help of some sort is forthcoming the ELCR will decline past the point of no return. They feel that they need the interest and support of the City to bring about the changes necessary to attract the right types of businesses into the area.

Crime and security were issues with the business owners as they were with Amphibious Base personnel, and so a comprehensive review of these concerns should be a part of any revitalization program.

RETAIL DIRECTIONS IMPACTING ON ELCR

The degree of competition among all types of retailers will only intensify as we move into the 21st century. David Glass, president and CEO of Wal-Mart, told the 1993 National Retail Federation convention that "all concepts of doing business are changing." He pointed out that the customer of the 1990's is looking for genuine value, coupled with superior and different customer services. Others have made similar observations. P.R. Trimmer, in his book "50 Powerful Ideas You Can Use to Keep Your Customer," called customer service "the competitive battleground for the 1990's."

The retail customer of the 1990's is significantly different from that of a decade ago and retail strategies need to be reassessed in view of the changing demographics and new buying patterns.

A major trend, which will continue, is the declining importance of households comprised of married couples. The number of household of this type has decreased by 5.5 percent between 1980 and 1991, while the number of people living alone has increased by 2.4 percent.[6]

Another demographic change is the projected surge in the number of teenagers and young adults in the next five years. This group spends significantly more money than others on clothing and entertainment as do those who live alone, which serves to emphasize the importance of apparel and entertainment to the future of ELCR.

Many married couples consisting of maturing baby boomers have changed their priorities to emphasize more leisure time. Increasingly, they have rejected the day-long shopping trips in favor of quick "buy and go" patterns. These changing attitudes toward shopping appear to have had an effect on the retailing industry. Sales at super regional malls - those with at least 3 anchor stores such as Military Circle and Greenbrier Mall, dropped 7.3 percent between 1990 and 1992, after increasing 18 percent during the previous three years. During the same period, retail sales at smaller community shopping centers increased 15 percent and sales at neighborhood strip centers increased nearly 7 percent. These data speak particularly forcefully regarding the future of ELCR and the prudence of the city in fully funding revitalization efforts in a timely fashion.

More recent commentary[7] states that by and large retail growth in the suburbs has come to a halt and that growth opportunities for retailers are now being found more often in urban areas. Therefore, the situation which this market study has found, of there being significant retail potential on ELCR, supports these conclusions, which are based on findings from other areas of the country.

Apparel and accessory stores posted sales of $108 billion in 1993, up 27 percent from 1988, holding their own against discounters and capturing clothing sales previously claimed by department stores. These trends further suggest the targeted mix of retailers for ELCR should include the apparel category.

In general, most households have been spending more on household equipment and furnishings in recent years. The average household will spend 5.5 percent more on furnishings in 2000 than in 1995.[8] Therefore prospects for this out-shopping category look strong and would represent a positive addition to the ELCR retail mix.

Estimates of restaurant sales through 1993 indicate that annual growth has lagged behind that of all retail outlets since 1991. If

[6] ***Furniture/Today***, August 21, 1992

[7] ***USA Today***, February 20,1995, page B1.

[8] ***American Demographics***, January 1995.

trends continue, the average household will spend 3 percent less on food away from home in 2000 than in 1988.[9] Residents on ELCR have indicated that they would like to see a mid-scale restaurant such as Applebee's or ChiChi's. The latter would be very appropriate since the PRIZM lifestyle data indicated a strong preference for Mexican food among trade area residents.

Any marginal used-car dealers on ELCR are likely to disappear as the number of lease cars hitting the market increases and pushes down the price of used-cars.[10] So market forces are likely to correct the perceived problem among the Amphibious Base personnel and area shoppers of there being too many used-car lots on ELCR.

Consumer spending on entertainment should grow in the next five years to an average of $1,700 per household by the year 2000. Additionally, several entertainment products and services should get a powerful boost in demand over the next five years such as movies, pets, toys, and playground equipment.[11]

[9] Ibid.
[10] Ibid.
[11] Ibid.

CONCLUSIONS AND RECOMMENDATIONS

The market study fulfills its primary objective by clearly demonstrating the significant unrealized potential that exists with respect to the ELCR retail corridor.

Between 1989 and 1993 annual retail sales of part of ELCR and Southern Shopping Center had declined from $156 million to $134 million,[12] a drop of 14 percent. For the whole of the ELCR corridor, 14 percent of sales represents $57.4 million. Just by arresting this decline the City will recover approximately $285,000[13] per year or half of the lost sales tax revenues since, as has been shown, over half of those shopping on ELCR are from outside of the City of Norfolk. If the annual out-shopping of $129 million, as shown in Table 4, can be recaptured, this would represent approximately another $645,000[14] net increase in annual sales tax revenues to the City. Factoring in the increase in property values and other tax revenues, which follow from successful area revitalization efforts, then the return to the City on the investment it needs to make will be substantial.

[12] ***Sales and Revenue Report Fiscal Year 1993***. Norfolk Commissioner of Revenue.
[13] $57.4 million/2 x 1 percent.
[14] $129 million/2 x 1 percent.

The attraction of new retailers onto ELCR and the upgrading of existing properties will be less likely to occur until the City makes a substantial and highly visible effort to upgrade the esthetics of the area, beginning at the Amphibious Base. These improvements should not be started until commitments from a significant number of owners, developers, and retailers have been made to renovate their properties, particularly the facades.

The incentive to property owners for renovations will be the higher rents they will be able to charge once the ELCR corridor becomes more attractive to shoppers and additional retailers and businesses want to locate there. This is in addition to any immediate incentives provided by the city for property improvements. If they choose to do nothing, then the value of their investment will continue to decline. The lead taken by Southern and Little Creek-East Shopping Centers must be followed by the other property owners. Little Creek-East Shopping Center has seen its occupancy rate go from 60 percent before renovation to 100 percent today.

Government agencies should also be approached to renovate their facilities. For example, the ELCR Post Office, as has been noted previously, needs better access and parking as well as a general facelift.

The market study has met its second objective by providing analysis that suggests the retail mix on ELCR should be expanded in the categories of:

a. Clothing
Ideally one of the shopping centers would specialize in this category of merchandise, anchored by a department store, with an assortment of men's and women's specialty clothing stores.

b. Entertainment
In the Greenbrier area of Chesapeake, on 6 plus acres, a dedicated entertainment complex is to be built.[15] There appears to be the demand to support at least a mini version of this concept on ELCR. Some combination of movie theaters, video game arcade, miniature golf would do well. Also, in this category would be a music store and a video rental store in addition to Blockbuster.

c. Furniture
This category is under represented on ELCR. Perhaps another retailer such as Grand Furniture could be attracted to the area.

d. Restaurants
There is demand and unmet spending to support a mid-scale family restaurant such as an Applebee's, Bennigan's, ChiChi's, or Olive Garden, particularly given the commuter lunchtime demand.

[15] ***Virginian Pilot*** August 11, 1994.

Organizing for the revitalization, marketing and promotion of the whole of Little Creek Road from Hampton Boulevard to Shore Drive must be a priority. The Little Creek East Business Association has been founded and needs to start working with the other business associations on Little Creek Road.

For the long-term, a new, permanent, appropriately funded organization, with full-time staff should be formed. This new organization will serve at least some of the following functions:

a. Provide an umbrella organization for the various merchants organizations on Little Creek Road.

b. Develop and coordinate Little Creek promotional literature such as maps, coupon books, and directories, particularly for the naval bases. A logo and slogan for the area should be developed to enhance coordination of all communications.

c. Coordinate technical assistance and training for small business persons on Little Creek Road.

d. Organize special events such as sales days and parades, along with all the necessary promotion.

e. Set and monitor architectural standards for facade and signage improvement and establish an appropriate development theme for the whole area.

f. Liaise with the City of Norfolk on all phases of revitalization.

g. Engage in long-range partnership planning with agencies such as the Virginia Department of Transportation for possible Little Creek Road improvements such as burying utility cables.

h. Coordinate community development and cooperation with other groups such as civic leagues and the Navy.

i. Develop and monitor a business practices code.

j. Coordinate with law enforcement on security issues.

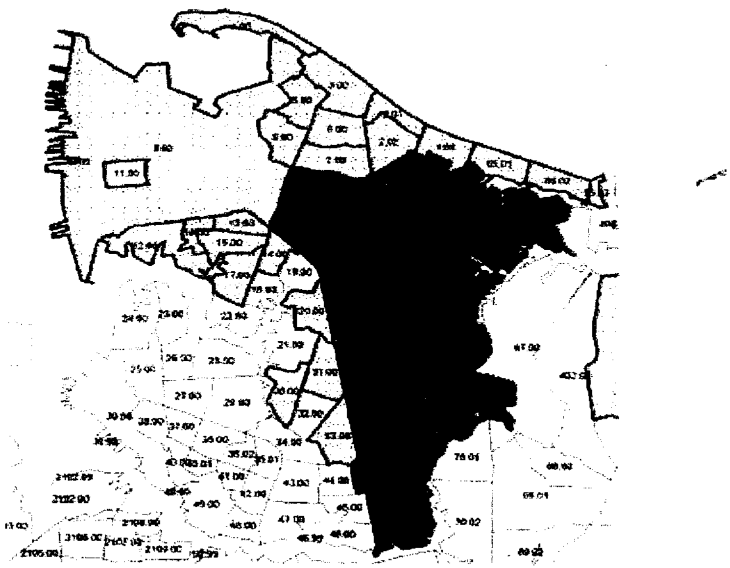
k. Work with neighborhood communities, businesses, and the navy to sponsor recreational opportunities particularly for area teens.

The findings and recommendations of this market study should provide a sound basis for planning and implementing the strategies necessary to revitalize ELCR.

HOUSING ANALYSIS

Figure 8

ELCR RESIDENTIAL NEIGHBORHOOD BY CENSUS TRACT



■ ELCR Residential Neighborhood

HOUSING CONDITIONS IN HAMPTON ROADS

INTRODUCTION

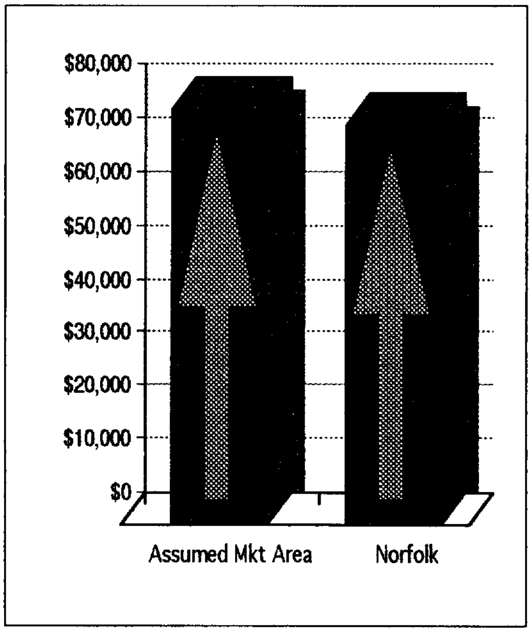
An important component in the analysis of the viability of the ELCR corridor is the general condition of the housing stock within the immediate surrounding residential neighborhood and its effect on the perception and the market demand for the ELCR corridor merchants. Housing conditions, therefore, were examined for this area which is outlined in Figure 8 and for the purposes of this section of the report is labeled the ELCR Residential Neighborhood Area.

The condition of the housing for the ELCR Residential Neighborhood is an integral part of the overall viability of the ELCR corridor. Also, the condition of the housing stock and the general perception of the ELCR commercial areas will have a significant impact on the in-migration of new residents into the ELCR Neighborhood as well as represent future long-term market potential for ELCR merchants.

FIGURE 9

Median Home Price

1990 Census



GENERAL HOUSING CONDITIONS IN HAMPTON ROADS

In the *1992 American Housing Survey*[16] 34 percent of the households in the Hampton Roads area rated their neighborhoods a perfect "10" (on a scale of one to 10) and a similar proportion reported that their home was the best place to live. Ten percent of households also reported that they were living in neighborhoods that had problems with crime, and 4 percent reported problems with housing deterioration and litter.

Other information on the area housing from the report provides the following general overview of the region's housing stock:

1. Two percent of the homes were in view of other buildings that had been vandalized or had their interior exposed.
2. The area had 563, 800 housing units in 1992, of which 512, 700 were occupied, (61 percent by owners and 39 percent by renters).
3. Single-family homes, at 75 percent of all occupied units, are the predominant housing type in the area.
4. The median age of area homes was 35 years for the City of Norfolk, compared with 19 years for the remaining area.
5. Homes in the area had a median of 2.8 bedrooms. Of area homeowners, 74 percent had central air conditioning, 89 percent had clothes dryers, 65 percent had dishwashers, and 47 percent had garbage disposals.
6. Homes in the area had a median of .24 persons per unit, with a median of 5.9 rooms per unit.
7. Twenty-nine percent of the single detached and mobile homes had at least 2,000 square feet of living area, with the median being 1,613. About 63 percent of these

16. 1992 American Housing Survey, U. S. Department of Comerce, Bureau of Census, released November 1995

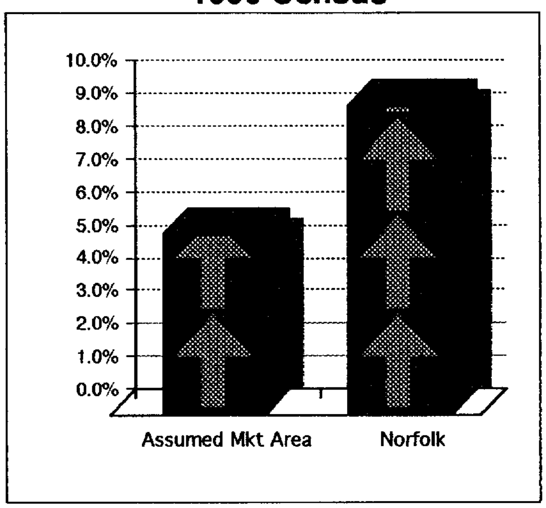
homes had at least 500 square feet per person, with the median being 625 square feet per person.

8. Thirteen percent of the owner-occupied homes were located on an acre or more.
9. Four percent of the occupied units had moderate or severe physical problems with upkeep, or with the plumbing, heating or electrical systems.
10. Fourteen percent of the homes were on streets in need of minor or major repairs.
11. Five percent of the metro area's occupied homes had open cracks or holes somewhere inside the homes.
12. Of all homeowners, approximately 86 percent had a porch, deck, or patio, 67 percent had a garage or carport, and 58 percent had a usable fireplace.
13. During the two years prior to the survey, 28 percent of the owner-occupied units with repairs, improvements or alterations had roofs replaced and 19 percent had kitchens remodeled or added.

In another recently released report from the Census Bureau states that, "Fifty-six percent of homeowners residing in the nation's Southern region spent money on home maintenance, compared to 64 percent in the West and Midwest and 66 percent in the Northeast.[17]

Report author Barbara Williams says, 'The South contains a relatively large number of mobile homes and newly built homes and lower income households, all groups with lower rates of maintenance and improvements.' For example, 52 percent of homeowners with incomes of $60,000 or more spent some money on a home improvement compared with 37 percent for home-owners with incomes less than $20,000. 'Therefore, homeowners in the South are not as likely to do home improvements,' she said. However, due to the large size of the Southern region, it had the largest number of households paying for either maintenance or home improvements.[18]

FIGURE 10
Housing Vacancy Rate
1990 Census



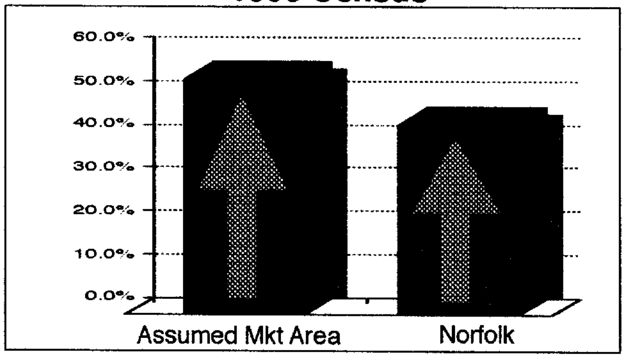
16. Homeowners, Home Maintenance, and Home Improvements: 1991 H121/93-4, U. S. Department of Commerce, Bureau of the Census

17. Market Profile Analysis, 1993-1994 edition, Strategic Mapping, Inc.

The report also included the following information:

1. Householders who had lived in their homes for at least two years, but fewer than six years, was one of the largest markets for home improvements.
2. Homeowners of homes built between 1970-1984 were more likely to do maintenance to their homes than homeowners of homes built either before or after that period.
3. Homeowners in structures built since 1989 were less likely to spend money for either maintenance or improvements as compared with homeowners in structures built prior to 1990.

FIGURE 11
Housing Owner Occupied 1990 Census



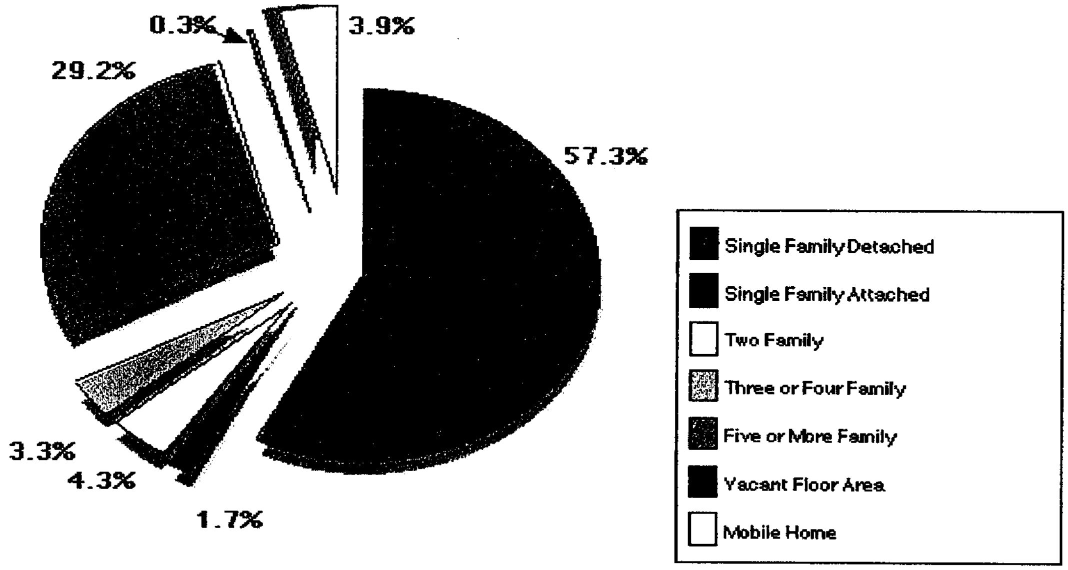
HOUSING INFORMATION ON LITTLE CREEK IMMEDIATE RESIDENTIAL AREA.

The housing data from the 1990 Census provides the following information about the overall housing characteristics in the area that has been defined as the ELCR residential area. This area is the primary residential housing area for the merchants along the Corridor.

Table 11 shows that the area contains a total of 17,553 housing units, which represents 17.8 percent of the total of Norfolk housing units. The median value for homes in the Residential Neighborhood according to the 1990 Census, was $77,452, which was 3.9 percent higher than the median value for Norfolk of $74,495. Of these units in the area 16, 581 were occupied and 972 were vacant. A vacancy rate of 5.5 percent compared to Norfolk which had an overall vacancy rate of 9.4 percent (Figure 10). Of the total units in the area, 9,009 or 54.3 percent were owner occupied compared to Norfolk overall which had 39,387 or 44.0 percent (Figure 11).

The 1990 Census reported that of the 43,720 individuals in the Residential Trade Area 4,452 or 10.2 percent were classified as below the poverty level compared to 43,944 or 19.3 percent of the population of Norfolk. The poverty level figures for households were 9.6 percent in the residential trade area compared to 17.7 for the City overall. For families the figures were 9.9

Figure12
HOUSING STOCK ELCR RESIDENTAL NEIGHBORHOOD
1990 CENSUS



percent in the Residential Trade area verses 15.1 for the City. (Table 11).

The rental market for the area consisted of 7,572 units which were rented with a average rental price of $354 per month. These rented units represented 15.1 percent of the 50,091 units rented in Norfolk overall whose average monthly rent is $361 (Table 12).

The City of Norfolk, Department of City Planning and Codes Administration[20] has provided 1993 information on the housing type of the ELCR Residential Trade Neighborhood. Of the total of 17,917 units report by the City, 10,259 or 51.5 percent are single family detached units, 298 or 1.7 percent are single family attached units, 776 or 4.3 percent are classified as two family units, 595 or 3.3 percent are classified as three or four family units, 5,237 or 32.9 percent are classified as five or more family units, 61 or 0.3 percent were vacant floor area units, and 691 or 3.9 percent were in mobile home parks (Figure 12).

Approximately 35 percent of the residents in the residential neighborhood had resided there less than two years, while approximately 34 percent have resided in the area for ten or more years.

Information from the Norfolk Multiple Listing service shows that Area 12, which is the area south of Little Creek Road, east of Tidewater Drive to the Norfolk city line, had 788 properties on the active listing with a median price of $65,500 and an average time on the

20. 1990 *Census*, U. S. Department of Commerce, Bureau of the Census

Table 11
ELCR Residential Trade Area
Home Ownership, Rental & Median Value
1990 Census

Area	*Total*	*Occ.*	*Vacant*	*Percent Vacant*	*Owned*	*Percent Owned*	*Median Value*
1. Residential Trade Area:	17,553	16,581	972	5.5%	9,009	51.9%	$77,452
2. City Total:	98,762	89,478	9,284	9.4%	39,387	39.8%	$74,495
% of City*	17.8%	18.5%	10.5%		22.9%		

Area	*Number Rented*	*Precent Rented*	*Median Rent*
1. Residential Trade Area:	7,572	45.7%	$345
2. City:	50,091	56.0%	$361
* Residential Trade Area Compared to City:			15.1%

* Does not include the two tracts in Virginia Beach.

Table 12
Poverty Rates ELCR Trade Area
1990 Census Data

	House-holds	*Below Poverty*	*Family % Below Poverty*
1. ELCR Trade Area*	59,916	6,737	11.2%
2. City Total	89,443	15,824	17.7%
3. ELCR Residental Trade Compared to City*:	58.5%	40.1%	

	Families	*Below Poverty*	*Hld's % Below Poverty*
1. Market Study Area*	40,804	4,015	9.8%
2. City Total	58,246	8,790	15.1%
3. ELCR Residential Area Compared to City*:	70.0%	42.7%	

* Percent does not include the two tracts in Virginia Beach.

market of 133 days. During the reporting period, 568 properties sold at a median price of $68,900 with an average time on the market of 83 days.

For Area 13, which includes all the area in Norfolk north of Little Creek Road and Terminal Boulevard the median price was $79,000 with an average market time of 137 days. For the 451 properties in Area 13 sold during the market survey period, the median price was $75,000 with an average time on the market of 78 days.

Area real estate professionals also indicated that they received 9,144 requests for rental information and 2,814 requests for sales information from the Navy Housing Welcome Center in Norfolk. In addition, they received 3,532 requests for rental information and 294 request for sales information from the Little Creek Amphibious Base.

HOUSING RECOMMENDATIONS FOR THE ELCR RESIDENTIAL TRADE AREA.

The primary recommendation for housing in the Little Creek Residential Corridor is that the ELRC merchants, real estate professionals, the City, and the area residents through their civic leagues join in developing a Little Creek Pride Weekend as a major kickoff campaign in the effort to revitalize the ELCR area. This effort could be coordinated by the Little Creek East Business Association and the City.

This Pride Weekend would be aimed toward creating an awareness of the neighborhoods as a community unit. Carrying out a major spring revitalization and beautification of the area by businesses, churches, public facilities, homeowners, and apartment complexes could be a kickoff promotional event that could generate excitement, involvement, and a perception that something is actually happening.

Area merchants could sponsor a major marketing effort such as a sale of cleaning, gardening or other items needed for such a cleanup. The business association and City could provide leadership for this effort by focusing on things that can be done quickly and relatively inexpensively for their business location. This could provide an immediate impact on the ELCR and demonstrate that change is occurring in the area. Businesses could also sponsor local residents and civic organizations to assist them in this effort of improving the appearance of the ELCR area.

Area schools and churches could work to provide a spring spruce-up of their facilities. The City could then make a major effort towards a spring clean up of City owned or controlled facilities and City rights-of-ways. The Navy at Little Creek should be involved perhaps by providing their assistance to aid area organizations that need assistance such as a youth club or school.

The idea would be to begin to foster a sense of community, connection, and pride in the Little Creek area as well as generate some positive publicity. This may provide a major focal point

for an ongoing neighborhood community pride effort.

The next major effort should be the development of stronger ties between the Navy Welcome Centers and Little Creek; merchants, real estate, insurance and finance professionals. These are the type of services that build relationships on a long-term basis and create a positive image for the area, which can carry over to the housing and rental market.

The ELCR residential real estate agents should be included in the process of promoting change in the area. They deal on an on-going basis with families and individuals who are moving into and out of the area. They also know of the perceptions and factors that discourage individuals from choosing to move into the ELCR area. This knowledge could be a valuable resource for developing neighborhood improvements within the ELCR area. They could provide valuable assistance in the development of open space entries into area neighborhoods and the type of retail mix and concentration that best serves neighborhood residents.

Real estate professionals are generally one of the first points of contact for new Navy families through their work with the Navy Welcome Centers. They could be a major force for creating a positive perception for these new families who have not yet established their shopping preferences.

The Little Creek merchants and the local real estate professionals should work together to develop a promotional package that could be used to welcome new residents and attract potential residents.

Additionally, the City should help the LCRC Neigborhood area to improve its image as a desirable residential area by providing code enforcement of such things as abandoned cars, and cars, boats and trailers on public thoroughfares or on area parking lots with for sale signs. This effort will reinforce the perception among area residents that change is in fact happening within the area. For the effort to be successful, area residents must feel that this effort will impact them in a positive way through increased property values and a more viable business community.

A joint neighborhood and City effort should be initiated to improve the neighborhood entry-ways, such as those into Camellia Shores to make these community gateways more aesthetically appealing. Creating mini-parks as entry-ways through the cooperation and input of the individuals and civic leaders within the neighborhoods would also aid in the development of the sense of community. The effort will also reinforce the by-in that is needed from these neighborhoods that is required if the revitaliation of the ELCR area is to be successful. This could also be a potentially effective way of developing a general perception that something positive is happening in and around ELCR.

INFRASTRUCTURE ANALYSIS

INTRODUCTION

As a part of the comprehensive analysis of the ELCR corridor, an overview of the existing public infrastructure has been undertaken. Little Creek Road is a major east-west arterial street, which traverses the northern tier of the City of Norfolk. It is a primary east-west arterial traffic route between the Norfolk Naval Base in the northwest quadrant of the city and the Little Creek Amphibious Base on Norfolk's eastern tip. Because of its proximity to the two military facilities and because it is one of the few uninterrupted east-west arterial routes in the city, Little Creek Road experiences a number of traffic flow and capacity issues. Because it is a street whose current right-of-way was established in the post World War II era, the corridor presents limited right-of-way expansion options and has limited aesthetic appeal. The focus of this analysis (the "study area") will be on the portion of East Little Creek Road from approximately its interchange with Interstate 64 on the west to its terminus with Shore Drive on the east.

DEVELOPMENT CHARACTERISTICS AND APPRAISAL OF INFRASTRUCTURE

ELCR within the study area is developed with a range of land uses. This portion of the analysis will break the corridor down into definable segments, which relate to the development patterns found along those segments and to the condition of existing infrastructure.

I. Western Residential Corridor

Beginning at the study area's western end to Harriet Road, the development pattern is primarily medium density multi-family residential. In this part of the corridor, the existing infrastructure is in good repair and the right-of-way sufficient to provide three travel lanes in each direction, plus a center median. Curb and gutter and underground storm drainage are located on this part of the corridor. In addition, the right-of-way is of sufficient width (100 ft.) to also accommodate sidewalks. Traffic volumes along this portion of the corridor are approximately 32,000 cars per day.

II. Southern Shopping Center Area

Immediately to the east of Harriet Road begins the commercial development adjacent to Southern Shopping Center and Little Creek Road's intersection with Tidewater Drive. This part of the corridor is developed with a number of auto-oriented strip commercial developments, including retail sales and service establishments, restaurants, and related commercial activity. This portion of the corridor experiences traffic flow problems in and around the Tidewater Drive intersection and the adjacent shopping center curb cuts, especially during times of peak day-time travel loads. The right-of-way is of sufficient width to accommodate two travel lanes in each direction and left turn storage lanes at strategic locations. However, there is no center median. Curb and gutter and underground storm drainage are apparent along most of this portion of the corridor.

III. Older Urban Commercial Strip

This portion of the corridor running from Sewell's Point Road eastwards to Military Highway has by far the most narrow right-of-way (70 ft.) and accommodates two travel lanes in each direction and a center turn lane. There is limited additional width to accommodate sidewalks or overhead public utilities; curb, gutter, and underground storm drainage along this portion of the street is not consistent or is lacking; there are numerous curb cuts and poorly defined edges between the right-of-way and private property, which hinder both traffic flow and detract from the overall appearance of the corridor. The preponderance of commercial land uses in this area include new and used car sales, automobile service and supply related uses with outdoor storage of some goods, and restaurants and lounges. These uses, with on-site signage clutter, small lot development patterns, and limited setback from the street, further detract from aesthetic appeal of the corridor.

While this is one of the poorest equipped parts of the corridor from an infrastructure point of view, it is one of the most heavily traveled portions with a daily traffic count of approximately 33,000 vehicles.

IV. Suburban Commercial Strip

Immediately east of Military Highway, the right-of-way slowly widens to an average of 120 ft. This part of the corridor, which stretches approximately 1.5 miles to the intersection of Azalea Garden Road, presents a much different appearance than the strip immediately to the west. Along this portion of ELCR, the right-of-way becomes of sufficient width to accommodate two travel lanes in each direction, a center turn lane, and eventually a center median and shoulders of sufficient width to act as deceleration lanes into adjacent commercial properties. There are no sidewalks along this portion of the corridor. However, this portion of the corridor is not developed at a pedestrian scale. Storm drainage is primarily surface flow into drainage ditches either along the shoulders of the roadway or in the center median.

This portion of the corridor is developed with retail sales and service establishments of a more significant scale with greater setbacks from the street and strip commercial development of generally larger square footages. Signage clutter diminishes as one proceeds east along the corridor because signs are setback further from the roadway and are fewer in number. Development patterns are based on larger lot frontages than other portions of the corridor to the east.

The number of curb cuts per property is reduced, and vehicular travel flows are enhanced. Traffic volumes along this portion of the corridor average between 31,000 and 34,000 vehicles per day.

V. Eastern Residential Corridor

From the intersection of Azalea Garden Road to Camelia Road, the development pattern along the corridor changes dramatically. This .5 mile section of ELCR is developed primarily with low density single family residential uses and a couple of institutional land uses. The right-of-way remains of sufficient width to accommodate two travel lanes in each direction, a center median, and shoulders along the side of the roadway, which contain storm drainage ditches. There are no or limited sidewalks along this portion of the corridor. Additional improvements would provide for a more complete pedestrian scale treatment of the street through this residential area.

The infrastructure is in relatively good repair along this segment, but there are opportunities for improvements in some areas. Traffic flows along this portion of the corridor average approximately 31,000 vehicles per day.

VI. Shore Drive Area Commercial Strip

The last portion of the corridor is a short commercial segment from Camelia Drive to Shore Drive. Along this .25 mile stretch, the land uses transition back to retail sales and service establishments including automobile dealers and a large shopping center. The right-of-way continues to have sufficient width to accommodate two travel lanes, and a center median with left turn storage lanes. The storm drainage system along this stretch is primarily underground and curb and gutter can be found along portions of the corridor. This short portion of the corridor, which terminates at Gate 4 of the Little Creek Amphibious Base has an average daily vehicle count of approximately 31,000.

IMPACT OF CURRENT INFRASTRUCTURE ON MARKET POTENTIAL

The ELCR infrastructure conditions do have impacts on the market potential of the corridor in a number of ways. The following is an outline of those impacts:

Traffic Flow

Impeded traffic flow, congestion, and vehicular accidents due to limited traffic capacity along the corridor are a deterrent to potential shoppers utilizing the corridor during peak periods. Potential shoppers using the corridor for commuting purposes become frustrated with travel times and may be either less inclined to shop or make shopping stops, or may seek an alternative route. More potentially debilitating to adjacent commercial uses is the loss of those destination shoppers who are discouraged from using the corridor because of congestion, slow traffic flows, and difficult turning movements in and out of commercial properties. These potential customers likely find nearby alternative locations for retail goods or only shop out of necessity along certain parts of the corridor.

Poor traffic flow may also hinder the delivery of goods to the commercial properties, causing some commercial ventures to move and keeping some others from locating along the corridor.

Aesthetic Appeal

The overall visual impact of the corridor is also important to attract and retain potential consumers. A corridor that lacks appropriate signage controls, poor quality pavement or pavement that retains stormwater along the roadway does not have potential "curb appeal" for adjacent commercial uses. This attribute is most apparent along ELCR in Area III. It is along this area that private property also exhibits many aesthetic problems in terms of signage clutter, poor building maintenance, and a lack of appropriate off-street parking.

It should be noted that the most effective strategy for aesthetic enhancement has to be undertaken jointly on both the private and public sides of the curb line. To undertake aesthetic improvements in the public right-of-way without some commensurate efforts on private property, will not fully change the perception that the corridor is not a vibrant node of commercial activity.

Hindering the effort to deal with these shortcomings is a lack of sufficient existing right-of-way to address capacity needs, traffic flow issues, and aesthetic improvements. Given the existing development patterns, especially in the central parts of the corridor (Areas II and III), increasing the amount of public right-of-way will likely result in the loss of commercial properties on either one or possibly both sides of the street.

A strategy must be developed that maximizes the potential for cost-effective public improvements, which encourage adjacent property owners to do the same. Furthermore, a strategy must be developed that respects existing right-of-way configurations or that identifies alternative right-of-way configurations that do not adversely impact the viability of existing commercial properties.

Improvement Options

Given the existing conditions along the corridor and the existing physical constraints that limit public infrastructure options, a number of alternatives present themselves.

Status Quo

This option would result in no public action toward aesthetic, infrastructure, or capacity enhancement along any portion of the corridor until such time that a major highway improvement project is initiated. However, given the existing demands on the City's future highway construction funds and the resulting time frame required to initiate and complete such a project, and the potential adverse impact of significant road widenings on existing commercial development, this option is not recommended at this time.

Limited Short-Term Improvements

This option would endeavor to identify some amount of short-term improvement activities that would not address some of the most important infrastructure issues or result in any improvements that would effectively change the perception of the corridor as congested, run-down, and visually unattractive.

Combination of Short-Term and Long-Term Improvements

This option would provide for a range of activities that address all aspects of the infrastructure deficiencies currently exhibited along certain parts of the corridor in order to provide both short-and long-term benefits. It is within this category of options that recommended improvement activities contained in this report will fall.

RECOMMENDED ACTIONS

The following actions concerning public infrastructure improvements are recommended for implementation as a part of the ELCR revitalization strategy.

Traffic Capacity Enhancement Activities

As a part of the Federally funded CMAQ (Congestion Mitigation and Air Quality) Program, the City of Norfolk has received funds to upgrade its traffic signalization system to aid in the efficient movement of traffic along major arterial corridors. Little Creek Road is one such corridor. Currently, there are planned improvements to the signal hardware and software at various points along the entire street from Hampton Boulevard to Shore Drive.

Of specific importance to this study are the following proposed improvements:

Phase I: Signal Controller Upgrades
The following intersections along East Little Creek Road will have new signal controllers installed (signal software):

Ransom Drive
Southern Shopping Center
Meadowcreek Road
Van Patton Road
Old Ocean View Road
Armfield Road
Dallas / Simons Street
Halperin Drive
Azalea Garden Road

The signal system at the intersection with Tidewater Drive will be completely rebuilt with new mast arms, signals, etc.

Phase II: System Integration

During Phase II of the improvements, the entire system will be linked so that traffic control at individual intersections may be coordinated with other immediately adjacent signals in order to provide a progressive and efficient movement of traffic along the corridor.

These improvements, in conjunction with already improved intersections along the corridor, will provide for an integrated, synchronized, and "linked" traffic control system, which will improve the flow of traffic along the corridor and enable the traffic control system to be manipulated to address future changes in traffic volumes or patterns.

All of these improvements to both system hardware and software will be completed by 1997 at a total cost of about $1 million. This option, which will require and result in little physical change to the corridor, should have the affect of "adding" capacity to the corridor by improving traffic flows and speeds and potentially reducing "bottlenecks" at certain major intersections. While this will be an aid to some amount of traffic congestion and accident issues, this effort must be paired with additional activities especially along those portions of the corridor that are the most narrow and congested.

Right-of-Way Delineation

Areas II and III of the corridor have been identified as some of the most deficient in terms of the existing public infrastructure and private property maintenance. These segments also exhibit some of the most physically constrained right-of-way along the corridor with little additional room within the right-of-way for improvements. It is also suspected that a number of private property signs or other improvements may indeed encroach into the right-of-way illegally. In order to identify a basis from which future decisions may be made concerning improvements to this portion of the corridor and identification of the number of encroaching elements into the corridor, it is recommended that a detailed topographic survey be undertaken on the portion of the ELCR corridor from approximately Sewell's Point Road on the west to just east of the intersection with BiCounty Road.

This survey may also be used to identify what aesthetic improvements it may be feasible to undertake within the existing right-of-way and/or help identify the level of additional right-of-way that would be required to develop a significant streetscape improvement project for this portion of the corridor. The survey may also be helpful to identify where opportunities may exist to close redundant or unnecessary curb cuts into the right-of-way. Without this basic information, it is currently impossible to clearly recommend a course of public action for this segment of the corridor.

Near Term Aesthetic Improvements

There are two portions of the corridor that exhibit existing conditions that are appropriate upon which to undertake aesthetic improvements in the near-term.

The first area is located at the western end of the corridor (Area I). Along this stretch of the corridor, existing curbed grass medians exist. These medians are prime candidates for landscaping improvements from generally the I-64 Interchange to just east of Southern Shopping Center. These landscaping improvements would aid in the appearance of this portion of the corridor and will eliminate the need to mow these medians.

The second area identified for near-term aesthetic improvements is the eastern segments of the corridor from just west of Nancy Drive through Azalea Garden Road, and potentially as far west as Meadow Creek Road (Areas IV and V). Along this portion of the corridor all medians and road shoulders act as a part of the storm drainage system and are not totally appropriate for a full landscaping treatment. Until such time in the future as a full underground and piped storm drainage system is installed, landscaping options will be limited. However, opportunities do exist at existing median breaks and street intersections, for the improvement and landscaping of the "noses" of these medians. While these improvements are not the ultimate solution, because of their number and frequency along this portion of the corridor, they will provide a significant visual improvement at a reasonable cost.

Long-Term Considerations

There are some issues along the corridor which cannot be addressed over the short -term. These issues include the feasibility of modernizing the storm drainage system along the eastern end of the corridor from approximately Military Highway to just west of Shore Drive. These improvements will require significant public investment and must be contemplated within the context of being undertaken with other public improvements such as capacity enhancement (additional travel lanes), a comprehensive landscaping scheme, utility undergrounding, and updated lighting scheme. It is possible that these improvements along this portion of the corridor (Areas IV, V, and VI) may be accomplished in whole or in part within the existing right-of-way or with limited impact on adjacent commercial or residential development.

The potential range of infrastructure improvements to those portions of the corridor identified in Areas II and III will remain problematic as the number of existing right-of-way will constrain improvement options. The recommended survey will be a first step in identifying those options, but creative ways to initiate public improvements without adverse impact on private property will be a necessary part of any future strategy.

COOPERATIVE PUBLIC/PRIVATE INVESTMENT INCENTIVES

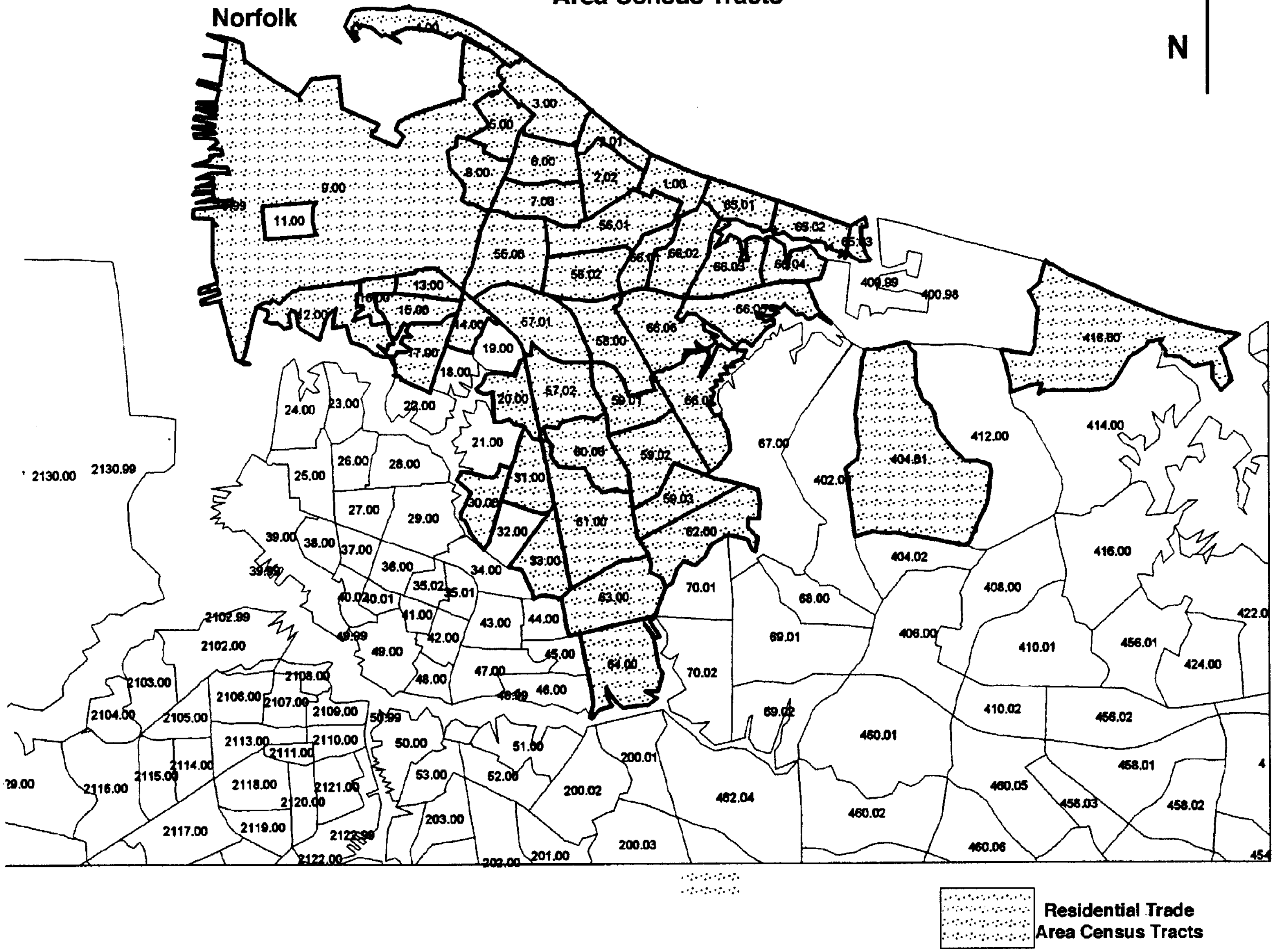
Finally, a brief word on the role of local government as catalyst in the redevelopment process. While interest in the process and encouragement of the private sector should be the primary role of local government, the provision of judicially earmarked seed money is also necessary.

A major constraint on redevelopment a long ELCR is the lack of open acreage for new development. For example, a Super K-Mart needs at least 10 plus acres. It is recommended that the Norfolk Redevelopment and Housing Authority explore the possibility of providing grants and other financial incentives so that property owners will be encouraged to demolish structures on existing properties and make way for redevelopment. Grants are already being made by NRHA for facade improvements and to extend this concept to demolition and site clearance might be very cost effective.

APPENDIX

Appendix A

Key to ELCR Residential Trade Area Census Tracts



Population By Age in ELCR Trade Area by Number
1990 Census

Census Tract	Under 5	6 to 17	18-24	25-34	35-44	45-54	55-64	65+	Total	Median
100	256	308	505	639	339	196	164	237	2,644	28.6
201	406	372	924	899	368	156	136	163	3,424	24.6
202	441	590	544	932	526	275	296	435	4,039	29.4
300	295	299	681	812	434	224	241	466	3,452	30.6
400	352	284	924	1,213	556	297	167	176	3,969	27.4
500	414	532	660	881	421	176	216	306	3,606	27.1
600	497	891	683	1,013	554	246	228	358	4,470	27.5
700	212	438	321	611	394	242	260	442	2,920	34.6
900	1,496	2,785	3,051	2,958	1,287	220	53	16	11,866	19.7
1200	289	363	608	681	430	245	290	677	3,583	30.3
1300	311	327	619	582	295	111	154	217	2,616	24.9
1400	84	207	98	217	176	79	97	506	1,464	32.9
1500	147	206	245	420	261	152	133	429	1,993	32.2
1600	147	353	313	402	215	104	124	281	1,939	26.0
1700	105	159	271	406	243	160	150	441	1,935	32.3
2000	80	188	92	242	168	128	181	364	1,443	36.2
3100	246	523	330	567	422	229	235	359	2,911	29.3
3300	196	491	282	517	400	279	253	311	2,729	34.0
5500	333	503	459	679	362	172	172	274	2,954	27.1
5601	323	683	371	849	627	344	397	601	4,195	32.1
5602	346	525	478	738	410	246	265	449	3,457	29.3
5701	627	905	967	1,210	613	333	394	658	5,707	26.4
5702	195	454	234	428	356	248	373	526	2,814	35.5
5800	557	1,121	803	975	725	400	302	487	5,370	24.6
5901	486	870	610	881	560	257	164	155	3,983	23.7
5902	330	612	498	862	518	304	285	394	3,803	30.0
5903	164	261	206	371	216	153	109	150	1,630	29.0
6000	301	628	330	789	506	308	253	479	3,594	30.5
6100	733	1,443	817	1,672	1,112	647	549	760	7,733	29.4
6200	283	605	338	743	460	240	285	589	3,543	30.3
6501	518	434	1,103	1,109	440	205	119	94	4,022	25.2
6502	763	663	1,654	1,333	447	199	102	74	5,235	23.0
6503	0	0	0	0	0	0	0	0	0	0.0
6601	332	447	176	485	206	53	58	139	1,896	25.0
6602	197	377	221	462	338	301	354	366	2,616	34.8
6603	185	389	161	426	362	295	357	372	2,547	36.6
6604	324	405	400	637	310	173	199	217	2,665	27.7
6605	267	378	377	535	305	202	330	436	2,830	31.2
6606	385	640	674	838	586	480	511	497	4,611	30.4
6607	181	507	304	481	422	355	378	463	3,091	35.2
VB-40401	796	1,505	550	1,547	1,865	944	614	573	8,394	29.4
VB-41800	929	1,511	1,362	3,065	1,606	701	614	731	10,519	29.0
Total ELCR Trade Area		15,529	25,182	24,244	35,107	20,841	11,079	10,562	15,668	28.5
Norfolk		21,575	38,412	56,925	52,103	30,776	17,119	16,861	27,458	27.4
% of City*:	6.4%	57.7%	39.2%	58.5%	56.4%	55.1%	55.4%	52.3%	53.3%	

* Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800.

Population by Age of ELCR Trade Area as Percentage of Census Tract
1990 Census

Census Tract	*Under 5*	*5 to 17*	*18-24*	*25-34*	*35-44*	*45-54*	*55-64*	*65+*
100	9.7%	11.6%	19.1%	24.2%	12.8%	7.4%	6.2%	9.0%
201	11.9%	10.9%	27.0%	26.3%	10.7%	4.6%	4.0%	4.8%
202	10.9%	14.6%	13.5%	23.1%	13.0%	6.8%	7.3%	10.8%
300	8.5%	8.7%	19.7%	23.5%	12.6%	6.5%	7.0%	13.5%
400	8.9%	7.2%	23.3%	30.6%	14.0%	7.5%	4.2%	4.4%
500	11.5%	14.8%	18.3%	24.4%	11.7%	4.9%	6.0%	8.5%
600	11.1%	19.9%	15.3%	22.7%	12.4%	5.5%	5.1%	8.0%
700	7.3%	15.0%	11.0%	20.9%	13.5%	8.3%	8.9%	15.1%
900	12.6%	23.5%	25.7%	24.9%	10.8%	1.9%	0.4%	0.1%
1200	8.1%	10.1%	17.0%	19.0%	12.0%	6.8%	8.1%	18.9%
1300	11.9%	12.5%	23.7%	22.2%	11.3%	4.2%	5.9%	8.3%
1400	5.7%	14.1%	6.7%	14.8%	12.0%	5.4%	6.6%	34.6%
1500	7.4%	10.3%	12.3%	21.1%	13.1%	7.6%	6.7%	21.5%
1600	7.6%	18.2%	16.1%	20.7%	11.1%	5.4%	6.4%	14.5%
1700	5.4%	8.2%	14.0%	21.0%	12.6%	8.3%	7.8%	22.8%
2000	5.5%	13.0%	6.4%	16.8%	11.6%	8.9%	12.5%	25.2%
3100	8.5%	18.0%	11.3%	19.5%	14.5%	7.9%	8.1%	12.3%
3300	7.2%	18.0%	10.3%	18.9%	14.7%	10.2%	9.3%	11.4%
5500	11.3%	17.0%	15.5%	23.0%	12.3%	5.8%	5.8%	9.3%
5601	7.7%	16.3%	8.8%	20.2%	14.9%	8.2%	9.5%	14.3%
5602	10.0%	15.2%	13.8%	21.3%	11.9%	7.1%	7.7%	13.0%
5701	11.0%	15.9%	16.9%	21.2%	10.7%	5.8%	6.9%	11.5%
5702	6.9%	16.1%	8.3%	15.2%	12.7%	8.8%	13.3%	18.7%
5800	10.4%	20.9%	15.0%	18.2%	13.5%	7.4%	5.6%	9.1%
5901	12.2%	21.8%	15.3%	22.1%	14.1%	6.5%	4.1%	3.9%
5902	8.7%	16.1%	13.1%	22.7%	13.6%	8.0%	7.5%	10.4%
5903	10.1%	16.0%	12.6%	22.8%	13.3%	9.4%	6.7%	9.2%
6000	8.4%	17.5%	9.2%	22.0%	14.1%	8.6%	7.0%	13.3%
6100	9.5%	18.7%	10.6%	21.6%	14.4%	8.4%	7.1%	9.8%
6200	8.0%	17.1%	9.5%	21.0%	13.0%	6.8%	8.0%	16.6%
6501	12.9%	10.8%	27.4%	27.6%	10.9%	5.1%	3.0%	2.3%
6502	14.6%	12.7%	31.6%	25.5%	8.5%	3.8%	1.9%	1.4%
6601	17.5%	23.6%	9.3%	25.6%	10.9%	2.8%	3.1%	7.3%
6602	7.5%	14.4%	8.4%	17.7%	12.9%	11.5%	13.5%	14.0%
6603	7.3%	15.3%	6.3%	16.7%	14.2%	11.6%	14.0%	14.6%
6604	12.2%	15.2%	15.0%	23.9%	11.6%	6.5%	7.5%	8.1%
6605	9.4%	13.4%	13.3%	18.9%	10.8%	7.1%	11.7%	15.4%
6606	8.3%	13.9%	14.6%	18.2%	12.7%	10.4%	11.1%	10.8%
6607	5.9%	16.4%	9.8%	15.6%	13.7%	11.5%	12.2%	15.0%
VB-40401	9.5%	17.9%	6.6%	18.4%	22.2%	11.2%	7.3%	6.8%
VB-41800	8.8%	14.4%	12.9%	29.1%	15.3%	67.0%	5.8%	6.9%
Total	9.8%	15.9%	15.3%	22.2%	13.2%	7.0%	6.7%	9.9%
% of City*	8.3%	14.7%	21.8%	19.9%	11.8%	6.6%	6.5%	10.5%

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Educational Attainment of Persons over 25 Years of Age for ELCR Trade Area 1990 Census										
Census Tract	Persons 25+	< 9th Grade	9 to 12 Grade	H. School Graduate	S. College No Degree	Assoc. Degree	Bach. Degree	Grad. Degree	% HS or Higher	% College or Higher
100	1,576	33	220	543	388	126	197	69	83.9%	16.9%
201	1,697	97	218	698	400	75	137	72	81.4%	12.3%
202	2,462	133	347	990	551	142	195	104	80.5%	12.1%
300	2,194	141	274	762	410	179	245	183	81.1%	19.5%
400	2,422	71	315	522	644	250	436	184	84.1%	25.6%
500	1,962	107	304	716	490	130	174	41	79.1%	11.0%
600	2,397	177	431	914	539	69	213	54	74.6%	11.1%
700	1,960	71	319	734	397	109	248	82	80.1%	16.8%
900	4,544	42	365	1,738	1,380	245	439	335	91.0%	17.0%
1200	2,360	69	201	424	510	174	525	457	88.6%	41.6%
1300	1,379	74	241	471	370	48	102	73	77.2%	12.7%
1400	1,052	105	190	318	229	42	108	60	72.0%	16.0%
1500	1,423	55	205	435	302	38	245	143	81.7%	27.3%
1600	1,233	184	234	384	210	92	120	9	66.1%	10.5%
1700	1,311	114	145	267	260	58	270	197	80.2%	35.6%
2000	1,093	48	160	470	181	51	151	32	81.0%	16.7%
3100	1,810	207	327	627	404	80	130	35	70.5%	9.1%
3300	1,680	276	440	520	277	78	89	0	57.4%	5.3%
5500	1,659	137	337	645	327	134	71	8	71.4%	4.8%
5601	2,819	206	495	1,014	600	120	328	56	75.1%	13.6%
5602	2,098	90	492	821	446	88	132	29	72.3%	7.7%
5701	3,204	488	716	1,181	510	64	171	74	62.4%	7.6%
5702	1,934	246	458	498	383	73	173	103	63.6%	14.3%
5800	2,877	395	758	800	579	130	161	54	59.9%	7.5%
5901	2,063	178	500	633	451	143	132	26	67.1%	7.7%
5902	2,404	182	550	927	451	156	122	16	69.6%	5.7%
5903	1,030	98	276	431	107	64	44	10	63.7%	5.2%
6000	2,336	169	468	904	481	141	100	73	72.7%	7.4%
6100	4,718	444	1,111	1,670	910	237	317	29	67.0%	7.3%
6200	2,314	225	397	822	525	134	149	62	73.1%	9.1%
6501	2,010	100	447	707	481	93	93	89	72.8%	9.1%
6502	2,229	110	526	974	402	92	110	15	71.5%	5.6%
6601	1,001	59	106	394	256	47	93	46	83.5%	13.9%
6602	1,793	132	299	779	365	79	131	8	76.0%	7.8%
6603	1,809	88	362	703	395	75	139	47	75.1%	10.3%
6604	1,539	87	400	632	254	27	75	64	68.4%	9.0%
6605	1,829	93	239	644	393	116	256	88	81.8%	18.8%
6606	2,902	131	294	995	659	160	462	201	85.4%	22.8%
6607	2,135	184	388	791	451	97	148	76	73.2%	10.5%
VB-40401	5,155	123	545	1,348	1,430	444	895	370	87.0%	24.5%
VB-41800	6,686	150	520	1,648	1,774	413	1,441	740	90.0%	32.6%
Total	93,099	6,119	15,620	31,494	20,572	5,113	9,767	4,414	76.6%	15.2%
City	144,773	12,709	26,833	44,474	29,899	6,500	16,010	8,348	72.7%	16.8%
% of City*	56.1%	46.0%	54.2%	64.1%	58.1%	65.5%	46.4%	39.6%		

* **Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Households Earnings ELCR Trade Area as a Percentage of the City
1990 Census

Census Tract	$25K	$25K-$34K	$35K-$44K	$45K-$54K	$55K-$74K	$75K-$99K	$100K-$124K	>$124K
100	45.3%	20.8%	12.3%	7.7%	9.5%	0.9%	1.0%	2.6%
201	60.3%	18.5%	11.4%	3.7%	4.5%	1.1%	0.5%	0.0%
202	36.9%	24.6%	16.9%	11.3%	8.6%	0.8%	0.9%	0.0%
300	55.8%	17.9%	12.1%	7.1%	4.1%	3.0%	0.0%	0.0%
400	52.7%	21.0%	9.7%	1.8%	8.7%	4.8%	1.0%	0.3%
500	49.7%	22.0%	11.6%	11.0%	3.9%	1.3%	0.0%	0.4%
600	51.1%	17.6%	18.6%	6.4%	3.5%	2.7%	0.0%	0.0%
700	34.2%	27.9%	13.7%	11.1%	9.8%	1.5%	1.2%	0.5%
900	58.8%	20.1%	6.6%	4.6%	7.4%	1.0%	1.5%	0.0%
1200	37.8%	15.6%	8.4%	5.4%	12.2%	5.2%	3.5%	12.0%
1300	74.3%	14.1%	4.8%	3.7%	0.8%	2.3%	0.0%	0.0%
1400	71.6%	7.8%	12.5%	3.0%	2.7%	1.2%	0.0%	1.1%
1500	34.0%	19.3%	14.7%	9.4%	9.9%	8.8%	1.8%	2.1%
1600	66.8%	17.0%	6.7%	4.3%	4.3%	1.0%	0.0%	0.0%
1700	52.6%	13.7%	12.3%	1.8%	9.4%	6.4%	2.1%	1.6%
2000	41.1%	17.3%	11.1%	18.5%	10.5%	1.5%	0.0%	0.0%
3100	50.9%	22.2%	15.9%	8.4%	1.3%	0.8%	0.4%	0.0%
3300	50.0%	19.7%	15.2%	4.3%	7.4%	1.9%	1.5%	0.0%
5500	51.8%	21.5%	15.6%	7.4%	3.1%	0.5%	0.0%	0.0%
5601	35.2%	26.5%	18.6%	8.5%	9.7%	1.5%	0.0%	0.0%
5602	40.4%	24.8%	19.6%	7.0%	6.0%	1.1%	0.6%	0.4%
5701	64.6%	17.8%	8.7%	2.4%	5.3%	0.0%	0.3%	0.8%
5702	46.7%	22.7%	12.8%	7.1%	8.6%	2.0%	0.0%	0.0%
5800	59.4%	16.9%	11.0%	7.2%	4.5%	1.0%	0.0%	0.0%
5901	58.7%	21.9%	10.4%	6.8%	1.1%	0.0%	0.0%	1.0%
5902	47.5%	24.9%	14.8%	6.8%	5.2%	0.3%	0.0%	0.4%
5903	41.5%	25.0%	15.3%	6.3%	6.8%	4.1%	1.0%	0.0%
6000	42.8%	18.0%	17.9%	11.8%	7.3%	1.5%	0.0%	0.7%
6100	47.9%	21.7%	14.3%	10.0%	4.5%	0.3%	0.8%	0.5%
6200	42.1%	21.1%	14.9%	12.6%	5.8%	3.0%	0.5%	0.0%
6501	64.2%	13.0%	12.6%	5.2%	4.1%	0.9%	0.0%	0.0%
6502	73.0%	12.9%	8.2%	2.3%	1.5%	0.8%	0.7%	0.5%
6601	54.9%	18.2%	10.2%	7.0%	3.2%	4.5%	1.2%	0.9%
6602	28.6%	21.2%	25.4%	10.3%	12.0%	2.0%	0.5%	0.0%
6603	32.7%	14.3%	23.1%	9.9%	14.5%	4.3%	1.2%	0.0%
6604	55.7%	19.8%	13.1%	5.6%	4.7%	0.0%	0.9%	0.0%
6605	42.1%	22.6%	13.1%	3.6%	10.6%	4.6%	0.5%	2.9%
6606	40.0%	15.8%	16.0%	7.4%	10.5%	5.8%	2.6%	1.9%
6607	32.6%	20.2%	11.5%	14.4%	11.6%	8.1%	1.1%	0.4%
VB-40401	33.8%	15.1%	15.9%	11.2%	13.9%	6.5%	1.7%	1.9%
VB-41800	31.6%	18.4%	16.1%	11.2%	11.6%	6.4%	1.8%	2.7%
Total:	48.2%	19.1%	13.5%	7.5%	7.2%	2.7%	0.8%	1.0%
City:	52.9%	17.5%	11.6%	6.7%	6.5%	2.7%	1.0%	1.2%

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Households Earning ELCR Area by Number
1990 Census

Tract	< $25K	$25K-$34K	$35K-$44K	$45K-$54K	$55K-$74K	$75K-$99K	$100K-$124K	>$124K	Total	Median Income
100	521	239	141	89	109	10	11	30	1,150	$26,800
201	903	277	170	55	67	17	8	0	1,497	$21,716
202	578	386	265	177	135	13	14	0	1,568	$30,515
300	912	292	198	116	67	49	0	0	1,634	$22,526
400	1,061	422	195	36	175	97	21	6	2,013	$24,092
500	688	304	161	152	54	18	0	6	1,383	$25,092
600	834	288	304	105	57	44	0	0	1,632	$24,464
700	381	310	153	124	109	17	13	6	1,113	$29,956
900	1,157	396	130	90	146	20	30	0	1,969	$22,373
1200	606	250	135	86	196	83	56	192	1,604	$31,017
1300	842	160	54	42	9	26	0	0	1,133	$16,199
1400	577	63	101	24	22	10	0	9	806	$12,122
1500	310	176	134	86	90	80	16	19	911	$33,185
1600	579	147	58	37	37	9	0	0	867	$16,469
1700	499	130	117	17	89	61	20	15	948	$22,917
2000	218	92	59	98	56	8	0	0	531	$30,398
3100	566	247	177	93	15	9	5	0	1,112	$24,342
3300	457	180	139	39	68	17	14	0	914	$25,000
5500	578	240	174	83	35	6	0	0	1,116	$23,913
5601	556	419	293	134	153	24	0	0	1,579	$30,947
5602	528	325	257	92	79	14	8	5	1,308	$28,870
5701	1,512	416	204	57	125	0	6	19	2,339	$17,975
5702	481	234	132	73	88	21	0	0	1,029	$26,419
5800	1,123	319	209	137	85	19	0	0	1,892	$20,400
5901	815	304	145	95	15	0	0	14	1,388	$22,422
5902	706	371	220	101	78	5	0	6	1,487	$25,762
5903	252	152	93	38	41	25	6	0	607	$27,585
6000	591	249	247	163	101	21	0	9	1,381	$28,531
6100	1,371	623	410	286	128	8	24	15	2,865	$25,831
6200	525	263	186	157	72	37	6	0	1,246	$28,233
6501	1,108	225	217	90	71	16	0	0	1,727	$20,347
6502	1,586	281	178	50	33	18	16	11	2,173	$16,473
6601	308	102	57	39	18	25	7	5	561	$23,363
6602	275	204	244	99	115	19	5	0	961	$35,045
6603	315	138	223	95	140	41	12	0	964	$36,543
6604	543	193	128	55	46	0	9	0	974	$22,971
6605	455	244	141	39	115	50	5	31	1,080	$29,844
6606	709	281	283	131	186	103	46	34	1,773	$31,114
6607	368	228	130	163	131	92	12	5	1,129	$33,210
VB-40401	1,052	469	494	350	433	202	53	59	3,112	$35,518
VB-41800	1,405	819	717	499	517	285	80	118	4,440	$34,926
Total	28,851	11,458	8,073	4,492	4,306	1,619	503	614	59,916	$25,835
City	47,291	15,647	10,378	5,978	5,775	2,373	888	1,113	89,443	$23,563
% of City*	55.8%	65.0%	66.1%	60.9%	58.1%	47.7%	41.7%	39.3%	58.5%	

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Race and Gender of ELCR Trade Area as a Percentage of the Census Tract and City 1990 Census					
Tract	White	Black	Am. Ind.	Asian	Other
100	82.1%	14.6%	0.6%	1.7%	1.0%
201	75.8%	19.9%	0.8%	1.5%	1.9%
202	86.1%	10.6%	0.5%	2.0%	0.8%
300	83.3%	12.0%	0.5%	2.8%	1.4%
400	91.3%	6.6%	0.5%	0.9%	0.7%
500	84.0%	9.4%	0.4%	4.0%	2.2%
600	65.2%	28.8%	0.6%	4.1%	1.3%
700	90.4%	5.3%	0.5%	3.3%	0.5%
900	63.2%	29.7%	0.6%	3.3%	3.2%
1200	82.5%	13.4%	0.6%	2.0%	1.6%
1300	65.1%	28.5%	1.0%	2.3%	3.1%
1400	74.0%	22.0%	0.6%	2.7%	0.7%
1500	86.6%	9.3%	0.3%	2.1%	1.7%
1600	23.7%	68.0%	0.8%	4.5%	3.0%
1700	81.4%	17.1%	0.2%	1.1%	0.3%
2000	87.8%	8.8%	0.4%	2.6%	0.4%
3100	53.6%	43.5%	0.5%	1.7%	0.7%
3300	23.2%	74.6%	0.5%	1.3%	0.4%
5500	78.1%	15.9%	0.5%	4.4%	1.2%
5601	91.5%	4.5%	0.3%	2.8%	0.9%
5602	82.8%	13.0%	0.8%	2.2%	1.2%
5701	30.9%	64.8%	0.6%	2.0%	1.7%
5702	12.5%	85.9%	0.4%	0.7%	0.6%
5800	11.2%	86.3%	0.3%	1.4%	0.8%
5901	23.8%	71.6%	0.2%	3.3%	1.2%
5902	70.5%	22.1%	0.4%	5.8%	1.3%
5903	67.6%	23.9%	0.1%	7.5%	0.9%
6000	77.2%	18.3%	0.3%	3.6%	0.7%
6100	64.6%	28.6%	0.5%	5.3%	0.9%
6200	71.0%	26.2%	0.3%	2.2%	0.2%
6501	74.9%	20.3%	1.1%	2.1%	1.5%
6502	62.7%	32.8%	0.6%	2.1%	1.7%
6503	0.0%	0.0%	0.0%	0.0%	0.0%
6601	66.5%	29.5%	0.2%	2.2%	1.6%
6602	92.4%	2.0%	0.7%	4.4%	0.5%
6603	89.8%	4.2%	0.6%	4.6%	0.7%
6604	82.2%	12.4%	0.6%	3.9%	0.9%
6605	77.7%	17.2%	0.1%	3.3%	1.6%
6606	68.9%	24.0%	0.2%	5.5%	1.4%
6607	72.1%	16.3%	0.5%	10.7%	0.4%
VB-40401	79.3%	13.2%	0.3%	5.8%	1.4%
VB-41800	89.0%	7.9%	0.4%	1.7%	1.1%
% ECLR Trade Area	68.6%	26.3%	5.0%	3.2%	1.3%
% of City*:	56.7%	39.1%	4.0%	26.0%	12.0%

*** Percentage calculation does not include**
the two tracts in Virginia Beach VB-40401 & VB-41800

Race and Gender of ELCR Trade Areas
1990 CENSUS

Tract	*Total*	*White*	*Black*	*Am Ind*	*Asian*	*Other*
100	2,644	2,170	386	15	46	27
201	3,424	2,597	683	27	53	64
202	4,039	3,478	428	22	79	32
300	3,452	2,877	414	16	98	47
400	3,969	3,622	263	19	37	28
500	3,606	3,029	340	13	146	78
600	4,470	2,913	1,288	26	184	59
700	2,920	2,639	156	16	95	14
900	11,866	7,500	3,528	72	386	380
1200	3,583	2,955	481	20	70	57
1300	2,616	1,702	746	27	60	81
1400	1,464	1,084	322	9	39	10
1500	1,993	1,726	185	6	42	34
1600	1,939	460	1,318	15	87	59
1700	1,935	1,576	330	3	21	5
2000	1,443	1,267	127	6	37	6
3100	2,911	1,559	1,266	15	50	21
3300	2,729	634	2,036	13	36	10
5500	2,954	2,306	469	14	131	34
5601	4,195	3,840	189	11	118	37
5602	3,457	2,862	450	28	77	40
5701	5,707	1,765	3,697	37	113	95
5702	2,814	351	2,416	10	19	18
5800	5,370	599	4,634	18	77	42
5901	3,983	948	2,851	6	131	47
5902	3,803	2,680	841	14	220	48
5903	1,630	1,102	390	1	122	15
6000	3,594	2,774	657	9	128	26
6100	7,733	4,996	2,215	38	411	73
6200	3,543	2,517	929	11	78	8
6501	4,022	3,014	818	46	85	59
6502	5,235	3,284	1,718	32	112	89
6601	1,896	1,260	560	3	42	31
6602	2,616	2,417	53	19	115	12
6603	2,547	2,287	107	16	118	19
6604	2,665	2,191	331	15	104	24
6605	2,830	2,199	488	4	93	46
6606	4,611	3,178	1,105	7	255	66
6607	3,091	2,229	505	15	331	11
VB-40401	8,120	6,437	1,069	27	470	117
VB-41800	10,519	9,360	826	37	176	120
Total:	157,938	108,384	41,615	758	5,092	2,089
City:	261,229	148,228	102,012	1,165	6,815	3,009
% of City*:	53.3%	62.5%	38.9%	59.6%	65.2%	61.5%

*** Percentage calculation does not include**
the two tracts in Virginia Beach VB-40401 & VB-41800

ELCR Trade Area Population by Gender

1990 CENSUS

Tract	Male	Female	% Male	% Female
100	1,361	1,283	51.5%	48.5%
201	1,824	1,600	53.3%	46.7%
202	1,972	2,067	48.8%	51.2%
300	1,812	1,640	52.5%	47.5%
400	2,240	1,729	56.4%	43.6%
500	1,813	1,793	50.3%	49.7%
600	2,175	2,295	48.7%	51.3%
700	1,439	1,481	49.3%	50.7%
900	7,473	4,393	63.0%	37.0%
1200	1,713	1,870	47.8%	52.2%
1300	1,283	1,333	49.0%	51.0%
1400	581	883	39.7%	60.3%
1500	938	1,055	47.1%	52.9%
1600	916	1,023	47.2%	52.8%
1700	850	1,085	43.9%	56.1%
2000	694	749	48.1%	51.9%
3100	1,402	1,509	48.2%	51.8%
3300	1,345	1,384	49.3%	50.7%
5500	1,473	1,481	49.9%	50.1%
5601	2,092	2,103	49.9%	50.1%
5602	1,732	1,725	50.1%	49.9%
5701	2,720	2,987	47.7%	52.3%
5702	1,333	1,481	47.4%	52.6%
5800	2,418	2,952	45.0%	55.0%
5901	1,848	2,135	46.4%	53.6%
5902	1,896	1,907	49.9%	50.1%
5903	837	793	51.3%	48.7%
6000	1,764	1,830	49.1%	50.9%
6100	3,787	3,946	49.0%	51.0%
6200	1,740	1,803	49.1%	50.9%
6501	2,162	1,860	53.8%	46.2%
6502	2,830	2,405	54.1%	45.9%
6601	930	966	49.1%	50.9%
6602	1,265	1,351	48.4%	51.6%
6603	1,262	1,285	49.5%	50.5%
6604	1,392	1,273	52.2%	47.8%
6605	1,334	1,496	47.1%	52.9%
6606	2,242	2,369	48.6%	51.4%
6607	1,528	1,563	49.4%	50.6%
VB-40401	4,110	4,010	50.6%	49.4%
VB-41800	5,394	5,125	51.3%	48.7%
Total:	79,920	78,018	50.6%	49.4%
City:	139,310	121,919	53.3%	46.7%
%of City:	50.5%	56.5%		

* **Percentage calculation does not include**
the two tracts in Virginia Beach VB-40401 & VB-41800

Veteran Status of Persons 16 years and over for ELCR Trade Area
1990 CENSUS

	Persons aged 16-64					Persons aged 65+			
Block Group	Number in Armed Forces	Number Veteran	Number Non-Veteran	Total Number	% in Armed Forces or Vet	Number Veteran	Number Non-Veteran	Total Number	Percent in in Armed Forces or Vet
1001	88	148	513	749	31.5%	40	66	106	37.7%
1002	184	171	776	1,131	31.4%	58	73	131	44.3%
2011	304	228	569	1,101	48.3%	33	66	99	33.3%
2012	236	203	772	1,211	36.3%	8	11	19	42.1%
2013	38	51	124	213	41.8%	19	22	41	46.3%
2021	13	16	113	142	20.4%	43	68	111	38.7%
2022	63	87	285	435	34.5%	35	39	74	47.3%
2023	138	86	479	703	31.9%	29	84	113	25.7%
2024	134	94	453	681	33.5%	10	32	42	23.8%
2025	84	79	264	427	38.2%	33	27	60	55.0%
2026	25	59	179	263	31.9%	14	22	36	38.9%
3001	77	163	486	726	33.1%	100	270	370	27.0%
3002	123	145	385	653	41.0%	34	27	61	55.7%
3003	324	158	570	1,052	45.8%	8	29	37	21.6%
4001	231	213	713	1,157	38.4%	31	82	113	27.4%
4002	177	135	508	820	38.0%	19	31	50	38.0%
4003	243	193	780	1,216	35.9%	0	11	11	0.0%
5001	97	72	273	442	38.2%	19	30	49	38.8%
5002	140	77	382	599	36.2%	19	46	65	29.2%
5003	320	118	501	939	46.6%	35	72	107	32.7%
5004	116	79	233	428	45.6%	29	48	77	37.7%
6001	278	189	846	1,313	35.6%	21	51	72	29.2%
6002	42	78	243	363	33.1%	19	38	57	33.3%
6003	66	127	294	487	39.6%	16	61	77	20.8%
6004	74	61	226	361	37.4%	13	41	54	24.1%
6005	45	26	230	301	23.6%	35	64	99	35.4%
7001	30	96	277	403	31.3%	27	55	82	32.9%
7002	107	166	461	734	37.2%	70	75	145	48.3%
7003	61	143	467	671	30.4%	82	176	258	31.8%
8001	5,424	648	1,921	7,993	76.0%	0	11	11	0.0%
8002	23	71	246	340	27.6%	31	83	114	27.2%
8003	276	123	429	828	48.2%	0	0	0	0.0%
9009	21	56	276	353	21.8%	55	92	147	37.4%
9999	375	176	989	1,540	35.8%	32	205	237	13.5%
11001	18	66	303	387	21.7%	106	203	309	34.3%
11002	126	118	346	590	41.4%	27	86	113	23.9%
11003	206	119	564	889	36.6%	32	52	84	38.1%
11004	42	46	233	321	27.4%	0	21	21	0.0%
11005	7	65	267	339	21.2%	21	331	352	6.0%
12001	10	28	284	322	11.8%	65	107	172	37.8%
12002	23	84	311	418	25.6%	61	86	147	41.5%
12003	168	123	589	880	33.1%	71	199	270	26.3%
13001	208	69	283	560	49.5%	14	136	150	9.3%
13002	90	32	185	307	39.7%	7	19	26	26.9%
13003	17	70	362	449	19.4%	18	105	123	14.6%
14001	27	35	244	306	20.3%	20	115	135	14.8%
14002	8	24	150	182	17.6%	6	38	44	13.6%
15001	49	62	555	666	16.7%	49	201	250	19.6%
15002	10	90	272	372	26.9%	35	148	183	19.1%
16001	68	100	310	478	35.1%	78	112	190	41.1%
16002	20	200	757	977	22.5%	34	83	117	29.1%
16003	19	67	342	428	20.1%	19	106	125	15.2%
17001	75	66	357	498	28.3%	57	75	132	43.2%
17002	44	61	454	559	18.8%	14	99	113	12.4%
17003	48	116	605	769	21.3%	33	118	151	21.9%
18001	16	87	582	685	15.0%	21	118	139	15.1%
19001	24	106	764	894	14.5%	35	110	145	24.1%

Veteran Status of Persons 16 years and over for ELCR Trade Area
1990 CENSUS (p. 2)

	Persons aged 16-64					Persons aged 65+			
Block Group	Number In Armed Forces	Number Veteran	Number Non-Veteran	Total Number	% in Armed Forces or Vet	Number Veteran	Number Non-Veteran	Total Number	Percent in in Armed Forces or Vet
20001	0	60	133	193	31.1%	0	21	21	0.0%
20002	47	109	308	464	33.6%	36	49	85	42.4%
21001	131	69	288	488	41.0%	7	28	35	20.0%
21002	126	89	330	545	39.4%	12	61	73	16.4%
21003	35	93	263	391	32.7%	22	60	82	26.8%
22001	23	82	302	407	25.8%	33	76	109	30.3%
23001	51	75	287	413	30.5%	14	66	80	17.5%
23002	30	220	517	767	32.6%	39	107	146	26.7%
23003	37	46	215	298	27.9%	68	108	176	38.6%
24001	143	145	454	742	38.8%	19	73	92	20.7%
24002	47	125	370	542	31.7%	24	87	111	21.6%
24003	5	38	136	179	24.0%	68	38	106	64.2%
24004	167	150	548	865	36.6%	28	51	79	35.4%
25001	43	125	434	602	27.9%	24	119	143	16.8%
25002	150	251	1,480	1,881	21.3%	70	430	500	14.0%
25003	82	96	351	529	33.6%	35	113	148	23.6%
25004	295	191	761	1,247	39.0%	0	8	8	0.0%
25005	0	53	301	354	15.0%	28	62	90	31.1%
26001	71	134	622	827	24.8%	32	105	137	23.4%
26002	5	64	142	211	32.7%	45	99	144	31.3%
27001	4	47	268	319	16.0%	57	104	161	35.4%
27002	340	396	2,204	2,940	25.0%	19	350	369	5.1%
27003	0	19	133	152	12.5%	0	49	49	0.0%
27004	0	43	123	166	25.9%	17	42	59	28.8%
27005	0	17	107	124	13.7%	0	10	10	0.0%
28001	0	0	13	13	0.0%	0	0	0	0.0%
28002	134	110	424	668	36.5%	10	31	41	24.4%
28003	105	97	748	950	21.3%	0	46	46	0.0%
28004	9	79	910	998	8.8%	0	27	27	0.0%
29001	46	62	343	451	23.9%	12	68	80	15.0%
29002	59	124	510	693	26.4%	51	51	102	50.0%
29003	26	90	402	518	22.4%	26	80	106	24.5%
29004	120	137	675	932	27.6%	19	51	70	27.1%
29005	30	29	142	201	29.4%	0	14	14	0.0%
29006	36	43	228	307	25.7%	4	4	8	50.0%
29007	11	4	207	222	6.8%	24	54	78	30.8%
30001	19	21	245	285	14.0%	18	73	91	19.8%
30002	29	114	368	511	28.0%	11	82	93	11.8%
31001	0	46	243	289	15.9%	30	93	123	24.4%
31002	27	57	139	223	37.7%	7	74	81	8.6%
31003	7	32	136	175	22.3%	8	25	33	24.2%
32001	52	117	407	576	29.3%	22	78	100	22.0%
32002	41	148	326	515	36.7%	5	53	58	8.6%
32003	29	128	212	369	42.5%	39	48	87	44.8%
33001	84	209	944	1,237	23.7%	46	168	214	21.5%
33002	41	135	625	801	22.0%	80	140	220	36.4%
33003	86	134	855	1,075	20.5%	0	52	52	0.0%
34001	25	122	434	581	25.3%	31	34	65	47.7%
34002	38	150	600	788	23.9%	10	57	67	14.9%
34003	0	26	133	159	16.4%	0	0	0	0.0%
35011	6	23	244	273	10.6%	33	128	161	20.5%
35012	111	181	789	1,081	27.0%	62	208	270	23.0%
35013	26	147	643	816	21.2%	59	99	158	37.3%
35014	0	0	0	0	0.0%	0	0	0	0.0%
35015	29	155	542	726	25.3%	84	163	247	34.0%
35021	0	36	95	131	27.5%	20	26	46	43.5%
35022	17	171	1,189	1,377	13.7%	24	151	175	13.7%

Veteran Status of Persons 16 years and over for Little Creek Market Area
1990 CENSUS (p. 3)

	Persons aged 16-64					Persons aged 65+			
Block Group	Number In Armed Forces	Number Veteran	Number Non-Veteran	Total Number	% in Armed Forces or Vet	Number Veteran	Number Non-Veteran	Total Number	Percent in in Armed Forces or Vet
35023	212	225	776	1,213	36.0%	0	42	42	0.0%
36001	437	307	1,074	1,818	40.9%	8	41	49	16.3%
36002	666	434	1,235	2,335	47.1%	17	0	17	100.0%
36003	317	292	855	1,464	41.6%	6	6	12	50.0%
37001	0	0	0	0	0.0%	0	0	0	0.0%
37002	313	95	417	825	49.5%	11	28	39	28.2%
37003	20	67	155	242	36.0%	27	69	96	28.1%
37004	53	107	418	578	27.7%	27	28	55	49.1%
37005	21	42	142	205	30.7%	41	40	81	50.6%
38001	73	174	648	895	27.6%	105	147	252	41.7%
38002	37	241	659	937	29.7%	45	140	185	24.3%
38003	11	67	150	228	34.2%	29	39	68	42.6%
39001	47	136	337	520	35.2%	55	77	132	41.7%
39002	279	373	1,106	1,758	37.1%	72	122	194	37.1%
39991	365	226	879	1,470	40.2%	93	154	247	37.7%
40011	35	62	219	316	30.7%	58	130	188	30.9%
40012	341	378	1,280	1,999	36.0%	88	178	266	33.1%
40021	42	126	650	818	20.5%	29	80	109	26.6%
40022	63	51	262	376	30.3%	64	50	114	56.1%
40023	82	169	467	718	35.0%	54	133	187	28.9%
41001	47	187	521	755	31.0%	54	89	143	37.8%
41002	47	86	411	544	24.4%	61	95	156	39.1%
VB-40401	834	983	3,855	5,672	32.0%	168	297	465	36.1%
VB-41800	1,424	1,105	5,023	7,552	33.5%	235	509	744	31.6%
Total:	20,141	17,966	71,769	109,876	34.7%	4,619	11,764	16,383	28.2%
City:	43,583	23,309	112,012	178,904	37.4%	6,705	20,628	27,333	24.5%
% of City*:	41.0%	68.1%	56.1%	54.0%		62.9%	53.1%	55.5%	

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Civilian Labor Force Employment Status of Persons 16 Years and over ELCR Area (1990 Census)

Block Census Group	*Employed*	*Unem-ployed*	*In Armed Forces*	*Total Employed*	*AF % of Total Employ*	*Unem-ployment Rate %*	*Not In Labor Force*
1001	523	25	88	611	14.4%	4.6%	219
1002	694	72	184	878	21.0%	9.4%	312
2011	538	68	304	842	36.1%	11.2%	290
2012	611	112	236	847	27.9%	15.5%	271
2013	141	0	38	179	21.2%	0.0%	75
2021	125	0	13	138	9.4%	0.0%	115
2022	245	52	63	308	20.5%	17.5%	149
2023	460	37	138	598	23.1%	7.4%	181
2024	395	34	134	529	25.3%	7.9%	160
2025	253	25	84	337	24.9%	9.0%	125
2026	187	0	25	212	11.8%	0.0%	87
3001	571	20	77	648	11.9%	3.4%	428
3002	364	37	123	487	25.3%	9.2%	190
3003	455	103	324	779	41.6%	18.5%	207
4001	797	47	231	1,028	22.5%	5.6%	195
4002	473	46	177	650	27.2%	8.9%	174
4003	711	33	243	954	25.5%	4.4%	240
5001	233	25	97	330	29.4%	9.7%	136
5002	319	38	140	459	30.5%	10.6%	167
5003	383	72	320	703	45.5%	15.8%	271
5004	243	9	116	359	32.3%	3.6%	137
6001	644	93	278	922	30.2%	12.6%	370
6002	192	58	42	234	17.9%	23.2%	128
6003	324	20	66	390	16.9%	5.8%	154
6004	226	0	74	300	24.7%	0.0%	115
6005	213	0	45	258	17.4%	0.0%	142
7001	257	9	30	287	10.5%	3.4%	189
7002	447	23	107	554	19.3%	4.9%	302
7003	450	37	61	511	11.9%	7.6%	381
8002	253	13	23	276	8.3%	4.9%	165
8003	336	68	276	612	45.1%	16.8%	148
9009	946	174	5,424	6,370	85.1%	15.5%	1,460
12001	224	0	21	245	8.6%	0.0%	255
12002	733	57	375	1,108	33.8%	7.2%	612
12003	320	22	18	338	5.3%	6.4%	336
13001	349	42	126	475	26.5%	10.7%	186
13002	388	64	206	594	34.7%	14.2%	315
13003	178	8	42	220	19.1%	4.3%	114
14001	227	12	7	234	3.0%	5.0%	445

Civilian Labor Force Employment Status of Persons 16 Years and over ECLR Area (1990 Census) (p-2)							
Block Census Group	Employed	Unemployed	In Armed Forces	Total Employed	AF % of Total Employ	Unem-ployment Rate %	Not In Labor Force
14002	252	6	10	262	3.8%	2.3%	226
15001	312	8	23	335	6.9%	2.5%	222
15002	445	70	168	613	27.4%	13.6%	467
16001	217	33	208	425	48.9%	13.2%	252
16002	164	25	90	254	35.4%	13.2%	54
16003	265	53	17	282	6.0%	16.7%	237
17001	238	32	27	265	10.2%	11.9%	144
17002	132	6	8	140	5.7%	4.3%	80
17003	546	6	49	595	8.2%	1.1%	315
20001	196	32	10	206	4.9%	14.0%	317
20002	306	10	68	374	18.2%	3.2%	284
30001	702	33	20	722	2.8%	4.5%	339
30002	326	0	19	345	5.5%	0.0%	208
31001	329	19	75	404	18.6%	5.5%	207
31002	355	15	44	399	11.0%	4.1%	258
31003	532	38	48	580	8.3%	6.7%	302
33001	471	67	16	487	3.3%	12.5%	270
33002	605	54	24	629	3.8%	8.2%	356
33003	137	10	0	137	0.0%	6.8%	67
55001	269	9	47	316	14.9%	3.2%	224
55002	260	12	131	391	33.5%	4.4%	120
55003	326	10	126	452	27.9%	3.0%	156
55009	272	14	35	307	11.4%	4.9%	152
56011	275	0	23	298	7.7%	0.0%	218
56012	260	6	51	311	16.4%	2.3%	176
56013	541	15	30	571	5.3%	2.7%	327
56014	214	7	37	251	14.7%	3.2%	216
56015	417	18	143	560	25.5%	4.1%	256
56021	363	21	47	410	11.5%	5.5%	222
56022	149	5	5	154	3.2%	3.2%	126
56023	501	24	167	668	25.0%	4.6%	252
56024	381	34	43	424	10.1%	8.2%	287
57011	1,206	119	150	1,356	11.1%	9.0%	906
57012	427	11	82	509	16.1%	2.5%	157
57013	650	51	295	945	31.2%	7.3%	259
57021	209	37	0	209	0.0%	15.0%	198
57022	469	55	71	540	13.1%	10.5%	369
57023	174	13	5	179	2.8%	7.0%	163
57024	206	26	4	210	1.9%	11.2%	244

Civilian Labor Force Employment Status of Persons 16 Years and over ELCR Area (1990 Census) (p-3)

	Employed	Unemployed	In Armed Forces	Total Employed	AF % of Total Employ	Unem-ployment Rate %	Not In Labor Force
58001	1,788	190	340	2,128	16.0%	9.6%	991
58002	67	16	0	67	0.0%	19.3%	118
58003	98	0	0	98	0.0%	0.0%	127
58004	79	9	0	79	0.0%	10.2%	46
59011	13	0	0	13	0.0%	0.0%	0
59012	434	20	134	568	23.6%	4.4%	121
59013	498	78	105	603	17.4%	13.5%	315
59014	619	50	9	628	1.4%	7.5%	347
59021	282	47	46	328	14.0%	14.3%	156
59022	511	23	59	570	10.4%	4.3%	202
59023	356	32	26	382	6.8%	8.2%	210
59024	571	48	120	691	17.4%	7.8%	263
59031	95	17	30	125	24.0%	15.2%	73
59032	225	10	36	261	13.8%	4.3%	44
59033	173	6	11	184	6.0%	3.4%	110
59034	228	7	19	247	7.7%	3.0%	122
60001	378	28	29	407	7.1%	6.9%	169
60002	246	10	0	246	0.0%	3.9%	156
60003	131	19	27	158	17.1%	12.7%	127
60004	101	12	7	108	6.5%	10.6%	88
60005	427	24	52	479	10.9%	5.3%	173
60006	387	21	41	428	9.6%	5.1%	124
61001	271	8	29	300	9.7%	2.9%	148
61002	852	66	84	936	9.0%	7.2%	449
61003	575	10	41	616	6.7%	1.7%	395
61004	764	53	86	850	10.1%	6.5%	224
61005	380	52	25	405	6.2%	12.0%	189
61006	537	37	38	575	6.6%	6.4%	243
61007	152	0	0	152	0.0%	0.0%	7
62001	114	7	6	120	50.0%	5.8%	307
62002	806	8	111	917	12.1%	1.0%	426
62003	615	60	26	641	4.1%	8.9%	273
63001	0	0	0	0	0.0%	0.0%	0
64001	530	5	29	559	5.2%	0.9%	409
64002	119	0	0	119	0.0%	0.0%	58
64003	964	80	17	981	1.7%	7.7%	491
65011	631	91	212	843	25.1%	12.6%	321
65012	959	129	437	1,396	31.3%	11.9%	342
65021	1,022	163	666	1,688	39.5%	13.8%	501

Civilian Labor Force Employment Status of Persons 16 Years and over ELCR Area (1990 Census) (p-4)							
	Employed	Unemployed	In Armed Forces	Total Employed	AF % of Total Employ	Unem-ployment Rate %	Not In Labor Force
65022	608	161	317	925	34.3%	20.9%	390
65039	0	0	0	0	0.0%	0.0%	0
66011	271	57	313	584	53.6%	17.4%	223
66012	169	19	20	189	10.6%	10.1%	130
66021	401	26	53	454	11.7%	6.1%	153
66022	135	0	21	156	13.5%	0.0%	130
66023	579	33	73	652	11.2%	5.4%	462
66031	678	34	37	715	5.2%	4.8%	373
66032	143	10	11	154	7.1%	6.5%	132
66033	345	25	47	392	12.0%	6.8%	235
66041	922	122	279	1,201	23.2%	11.7%	629
66051	651	104	365	1,016	35.9%	13.8%	597
66052	217	0	35	252	13.9%	0.0%	252
66061	1,103	144	341	1,444	23.6%	11.5%	677
66062	525	8	42	567	7.4%	1.5%	352
66063	232	7	63	295	21.4%	2.9%	188
66071	489	21	82	571	14.4%	4.1%	313
66072	525	0	47	572	8.2%	0.0%	326
66073	372	7	47	419	11.2%	1.8%	274
VB-40401	3,765	202	834	4,599	18.1%	5.1%	1,488
VB-41800	4,940	197	1,424	6,364	22.4%	3.8%	1,735
Total:	63,595	5,172	20,141	83,736	24.1%	7.5%	37,503
City:	89,580	8,645	43,583	133,163	32.7%	8.8%	64,429
% of City*:	61.3%	55.2%	41.0%	54.6%	53.2%		

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Housing Unit Characteristics ELCR Area
1990 Census

Tract	*Total*	*Number Occupied*	*Number Vacant*	*Percent Vacant*	*Number Owned*	*Percent Owned*	*Median Value*	*Number Rented*	*Percent Rented*	*Median Rent*
100	1,354	1,160	194	14.3%	405	34.9%	$86,500	755	65.1%	$354
201	1,811	1,492	319	17.6%	329	22.1%	$70,100	1,163	77.9%	$339
202	1,641	1,552	89	5.4%	883	56.9%	$74,400	669	43.1%	$378
300	1,895	1,625	270	14.2%	468	28.8%	$82,500	1,157	71.2%	$354
400	2,342	2,028	314	13.4%	482	23.8%	$99,500	1,546	76.2%	$357
500	1,484	1,384	100	6.7%	609	44.0%	$72,400	775	56.0%	$388
600	1,869	1,637	232	12.4%	685	41.8%	$71,500	952	58.2%	$322
700	1,222	1,176	46	3.8%	724	61.6%	$76,800	452	38.4%	$465
900	2,092	1,943	149	7.1%	79	4.1%	$66,000	1,864	95.9%	$434
1200	1,752	1,635	117	6.7%	792	48.4%	$215,000	843	51.6%	$454
1300	1,243	1,141	102	8.2%	283	24.8%	$72,600	858	75.2%	$340
1400	922	788	134	14.5%	236	29.9%	$75,400	552	70.1%	$287
1500	946	912	34	3.6%	436	47.8%	$92,800	476	52.2%	$462
1600	870	803	67	7.7%	280	34.9%	$67,200	523	65.1%	$379
1700	1,058	994	64	6.0%	272	27.4%	$150,200	722	72.6%	$372
2000	529	516	13	2.5%	449	87.0%	$70,900	67	13.0%	$462
3100	1,169	1,091	78	6.7%	650	59.6%	$63,200	441	40.4%	$392
3300	1,055	938	117	11.1%	607	64.7%	$62,000	331	35.3%	$383
5500	1,193	1,112	81	6.8%	594	53.4%	$62,500	518	46.6%	$370
5601	1,668	1,606	62	3.7%	1,219	75.9%	$79,100	387	24.1%	$383
5602	1,369	1,312	57	4.2%	796	60.7%	$73,000	516	39.3%	$420
5701	2,559	2,342	217	8.5%	709	30.3%	$59,800	1,633	69.7%	$331
5702	1,082	1,024	58	5.4%	835	81.5%	$60,400	189	18.5%	$369
5800	2,108	1,926	182	8.6%	644	33.4%	$59,700	1,282	66.6%	$365
5901	1,525	1,390	135	8.9%	386	27.8%	$55,100	1,004	72.2%	$375
5902	1,609	1,458	151	9.4%	835	57.3%	$67,900	623	42.7%	$376
5903	658	613	45	6.8%	341	55.6%	$70,900	272	44.4%	$395
6000	1,479	1,363	116	7.8%	956	70.1%	$68,600	407	29.9%	$357
6100	3,058	2,858	200	6.5%	1,727	60.4%	$65,900	1,131	39.6%	$381
6200	1,316	1,245	71	5.4%	814	65.4%	$69,400	431	34.6%	$411
6501	2,260	1,758	502	22.2%	220	12.5%	$71,100	1,538	87.5%	$326
6502	2,833	2,164	669	23.6%	129	6.0%	$64,600	2,035	94.0%	$325
6601	607	563	44	7.2%	182	32.3%	$106,000	381	67.7%	$438
6602	1,012	979	33	3.3%	818	83.6%	$78,200	161	16.4%	$479
6603	976	952	24	2.5%	820	86.1%	$81,100	132	13.9%	$480
6604	1,068	1,003	65	6.1%	515	51.3%	$85,600	488	48.7%	$372
6605	1,128	1,097	31	2.7%	560	51.0%	$101,000	537	49.0%	$465
6606	1,883	1,800	83	4.4%	923	51.3%	$98,900	877	48.7%	$444
6607	1,150	1,115	35	3.0%	859	77.0%	$81,400	256	23.0%	$460
VB-40401	3,279	3,059	220	6.7%	1,901	62.1%	$99,700	1,158	37.9%	$438
VB-41800	4,801	4,433	368	7.7%	1,889	42.6%	$126,000	2,544	57.4%	$478
Total	65,875	59,987	5,888	8.9%	27,341	45.6%	$75,633	32,646	54.4%	$380
City	98,762	89,478	9,284	9.4%	39,387	44.0%	$74,495	50,091	56.0%	$361
% of City*	58.5%	58.7%	57.1%		59.8%			57.8%		

*** Percentage calculation does not include the two tracts in Virginia Beach VB-40401 & VB-41800**

Poverty Rates ELCR Area
1990 Census

Census Tracts	*# House-holds*	*# Below Poverty*	*% Below Poverty*	*# Families*	*# Below Poverty*	*% Below Poverty*
100	1,150	129	11.2%	659	101	15.3%
201	1,497	195	13.0%	845	141	16.7%
202	1,568	75	4.8%	1,166	59	5.1%
300	1,634	242	14.8%	849	173	20.4%
400	2,013	183	9.1%	880	85	9.7%
500	1,383	135	9.8%	990	87	8.8%
600	1,632	200	12.3%	1,180	163	13.8%
700	1,113	69	6.2%	818	25	3.1%
900	1,969	307	15.6%	1,901	297	15.6%
1200	1,604	127	7.9%	1,007	34	3.4%
1300	1,133	199	17.6%	646	91	14.1%
1400	806	249	30.9%	297	54	18.2%
1500	911	57	6.3%	661	16	2.4%
1600	867	193	22.3%	539	79	14.7%
1700	948	104	11.0%	435	41	9.4%
2000	531	4	0.8%	407	0	0.0%
3100	1,112	165	14.8%	806	114	14.1%
3300	914	133	14.6%	700	74	10.6%
5500	1,116	74	6.6%	784	48	6.1%
5601	1,579	109	6.9%	1,197	56	4.7%
5602	1,308	105	8.0%	963	60	6.2%
5701	2,339	427	18.3%	1,504	222	14.8%
5702	1,029	124	12.1%	791	58	7.3%
5800	1,892	435	23.0%	1,354	210	15.5%
5901	1,388	267	19.2%	1,060	205	19.3%
5902	1,487	144	9.7%	1,033	102	9.9%
5903	607	44	7.2%	469	38	8.1%
6000	1,381	139	10.1%	967	72	7.4%
6100	2,865	317	11.1%	2,079	248	11.9%
6200	1,246	65	5.2%	857	22	2.6%
6501	1,727	318	18.4%	910	142	15.6%
6502	2,173	645	29.7%	1,198	368	30.7%
6601	561	36	6.4%	511	36	7.0%
6602	961	39	4.1%	780	17	2.2%
6603	964	25	2.6%	747	19	2.5%
6604	974	56	5.7%	706	44	6.2%
6605	1,080	55	5.1%	862	29	3.4%
6606	1,773	131	7.4%	1,334	97	7.3%
6607	1,129	32	2.8%	909	23	2.5%
VB-40401	3,112	150	4.8%	2,358	112	4.7%
VB-41800	4,440	234	5.3%	2,645	153	5.8%
Total:	59,916	6,737	11.2%	40,804	4,015	9.8%
City:	89,443	15,824	17.7%	58,246	8,790	15.1%
% of City*:	58.5%	40.1%		61.5%	42.7%	

*** Percentage calculation does not include**
the two tracts in Virginia Beach VB-40401 & VB-41800

Little Creek Revitalization Study
Claritas Market Information
Appendix 14

PRIZM CLUSTER GROUPS
COMMUTER TRADE AREA

Cluster	Prizm	Groups	No	Cluster	Population Number	Population Percent	Households Number	Households Percent	U.S. H'lds Base	Ratio Index
45	PRIZMP-20	The Affluentials	S2-20	BOOMER'S & BABIES	57,876	22.4%	18,933	21.0%	1.3%	1615.4
55	PRIZMP-30	Urban Midscale	U2-30	MID-CITY MIX	32,452	12.6%	10,654	11.8%	1.2%	983.3
26	PRIZMP-40	Exurban Blues	T2-40	MILITARY QUARTERS	31,699	12.3%	9,636	10.7%	0.5%	2140.0
49	PRIZMP-24	Inter Suburbs	S3-24	NEW BEGINNINGS	17,934	6.9%	7,231	8.0%	1.4%	571.4
30	PRIZMP-5	Elite Suburbs	S1- 5	KIDS & CUL-DE-SACS	17,221	6.7%	5,015	5.6%	2.9%	193.1
46	PRIZMP-21	The Affluentials	S2-21	SUBURBAN SPRAWL	13,144	5.1%	4,675	5.2%	1.8%	288.9
52	PRIZMP-27	Urban Midscale	U2-27	URBAN ACHIEVERS	10,919	4.2%	4,762	5.3%	1.6%	331.3
33	PRIZMP-47	Urban Cores	U3-47	INNER CITIES	9,636	3.7%	3,436	3.8%	2.1%	181.0
29	PRIZMP-4	Elite Suburbs	S1- 4	POOLS & PATIOS	8,653	3.4%	3,353	3.7%	1.8%	205.6
34	PRIZMP-9	Urban Uptowns	U1- 9	AMERICAN DREAMS	8,433	3.3%	2,581	2.9%	1.4%	207.1
53	PRIZMP-28	Urban Midscale	U2-28	BIG CITY BLEND	7,935	3.1%	2,746	3.0%	1.0%	300.0
44	PRIZMP-19	The Affluentials	S2-19	NEW EMPTY NESTS	7,839	3.0%	3,098	3.4%	1.8%	188.9
50	PRIZMP-25	Inter Suburbs	S3-25	MOBILITY BLUES	7,303	2.8%	2,440	2.7%	1.6%	168.8
43	PRIZMP-18	The Affluentials	S2-18	YOUNG INFLUENTIALS	6,753	2.6%	3,516	3.9%	1.2%	325.0
47	PRIZMP-22	The Affluentials	S2-22	BLUE-CHIP BLUES	6,246	2.4%	2,232	2.5%	2.1%	119.0
32	PRIZMP-7	Urban Uptowns	U1- 7	MONEY & BRAINS	3,829	1.5%	1,477	1.6%	1.1%	154.5
27	PRIZMP-2	Elite Suburbs	S1- 2	WINNER'S CIRCLE	2,576	1.0%	1,028	1.1%	1.9%	57.9
38	PRIZMP-13	2nd City Society	C1-13	GRAY POWER	1,650	0.6%	817	0.9%	2.1%	42.9
37	PRIZMP-51	2nd City Blues	C3-51	SOUTHSIDE CITY	1,358	0.5%	571	0.6%	2.0%	30.0
48	PRIZMP-23	Inter Suburbs	S3-23	UPSTARTS & SENIORS	1,292	0.5%	528	0.6%	1.2%	50.0
31	PRIZMP-45	Urban Cores	U3-45	SINGLE CITY BLUES	1,045	0.4%	498	0.6%	1.7%	35.3
61	PRIZMP-36	2nd City Center	C2-36	TOWNS & GOWNS	989	0.4%	548	0.6%	1.4%	42.9
54	PRIZMP-29	Urban Midscale	U2-29	OLD YANKEE ROWS	504	0.2%	209	0.2%	1.4%	14.3
51	PRIZMP-26	Inter Suburbs	S3-26	GRAY COLLARS	490	0.2%	159	0.2%	2.1%	9.5
28	PRIZMP-3	Elite Suburbs	S1- 3	EXECUTIVE SUITES	459	0.2%	172	0.2%	1.3%	15.4
	Total		**TOTAL**		**258,235**	**100.0%**	**90,315**	**100.0%**		

Little Creek Revitalization Study
Claritas Market Information
Appendix 13

PRIZM CLUSTER GROUPS 1994
ELCR RESIDENTIAL TRADE AREA

	Prizm		Group Number	Cluster	Population Number	Population Percent	Households Number	Households Percent	U.S. H'lds Base %	Ratio Index
26	PRIZMP-40	Exurban Blues	T2-40	MILITARY QUARTERS	40,560	26.3%	13,803	23.4%	0.5%	4680.0
27	PRIZMP-30	Urban Midscale	U2-30	MID-CITY MIX	27,057	17.5%	10,056	17.0%	1.2%	1416.7
28	PRIZMP-28	Urban Midscale	U2-28	BIG CITY BLEND	22,761	14.7%	8,641	14.6%	1.0%	1460.0
29	PRIZMP-47	Urban Cores	U3-47	INNER CITIES	15,429	10.0%	5,629	9.5%	2.1%	452.4
30	PRIZMP-45	Urban Cores	U3-45	SINGLE CITY BLUES	11,334	7.3%	5,167	8.8%	1.7%	517.6
31	PRIZMP-25	Inter Suburbs	S3-25	MOBILITY BLUES	7,453	4.8%	2,931	5.0%	1.6%	312.5
32	PRIZMP-27	Urban Midscale	U2-27	URBAN ACHIEVERS	6,625	4.3%	2,865	4.9%	1.6%	306.3
33	PRIZMP-3	Elite Suburbs	S1- 3	EXECUTIVE SUITES	4,938	3.2%	1,781	3.0%	1.3%	230.8
34	PRIZMP-29	Urban Midscale	U2-29	OLD YANKEE ROWS	3,830	2.5%	1,505	2.5%	1.4%	178.6
35	PRIZMP-10	Urban Uptowns	U1-10	BOHEMIAN MIX	3,143	2.0%	1,592	2.7%	1.7%	158.8
36	PRIZMP-21	The Affluentials	S2-21	SUBURBAN SPRAWL	3,022	2.0%	1,322	2.2%	1.8%	122.2
37	PRIZMP-18	The Affluentials	S2-18	YOUNG INFLUENTIALS	2,454	1.6%	1,212	2.1%	1.2%	175.0
38	PRIZMP-13	2nd City Society	C1-13	GRAY POWER	2,011	1.3%	1,085	1.8%	2.1%	85.7
39	PRIZMP-9	Urban Uptowns	U1- 9	AMERICAN DREAMS	1,867	1.2%	708	1.2%	1.4%	85.7
40	PRIZMP-7	Urban Uptowns	U1- 7	MONEY & BRAINS	1,354	0.9%	508	0.9%	1.1%	81.8
41	PRIZMP-1	Elite Suburbs	S1- 1	BLUE BLOOD ESTATES	576	0.4%	240	0.4%	0.8%	50.0
	Total		**1994**	**POPULATION**	**154,414**	**100.0%**	**59,045**	**100.0%**		

Source: Claritas Inc. using the business database from American Business Information Inc. Copyright 1994©

ELCR Retail Corridor
Retail Sales and Employment

SIC Code	Business Description	Total Establ.	Estimated Total Emp.	Estimated Sales (in Millions)	Est. with >20 Emp.
RET	ALL RETAILING (SIC 52-59)	263	3,153	$362.6	48
52	BLDG. MAT'RL/ GARDEN SUP./ MOB'L HOMES	7	46	$4.9	1
521	LUMBER AND OTHER BUILDING MAT'RLS	1	30	$2.9	1
523	PAINT, GLASS, AND WALLPAPER STORE	2	8	$0.8	0
525	HARDWARE STORES	1	4	$0.8	0
526	NURSERIES & GARDEN SUPPLY STORES	2	2	$0.2	0
527	MOBILE HOME DEALERS	1	2	$0.2	0
53	GENERAL MERCHANDISE STORES	8	146	$16.2	2
531	DEPARTMENT STORES	7	137	$15.5	2
54	FOOD STORES	26	567	$81.3	5
541	GROCERY STORES	18	538	$79.8	5
542	MEAT & FISHMARKETS, FREEZER PROV	3	7	$0.7	0
543	FRUIT AND VEGETABLE MARKETS	0	0	$0.0	0
544	CANDY, NUT, & CONDECT'NERY STORES	0	0	$0.0	0
545	DAIRY PRODUCTS STORES	0	0	$0.0	0
546	RETAIL BAKERIES	5	22	$0.8	0
549	MISCELLANEOUS FOOD STORES	0	0	$0.0	0
55	AUTO. DEALERS & GAS. SERV. STATIONS	55	474	$131.0	6
551	MOTOR VEHICLE DEALERS (NEW & USED)	22	267	$103.6	3
552	MOTOR VEHICLE DEALER (USED ONLY)	0	0	$0.0	0
553	AUTO AND HOME SUPPLY STORES	17	140	$15.9	2
554	GASOLINE SERVICE STATION	11	26	$4.9	0
555	BOAT DEALERS	2	9	$2.3	0
556	RECREATIONAL VEHICLE DEALERS	1	5	$1.5	0
557	MOTORCYCLE DEALERS	2	27	$2.8	1
559	AUTOMOTIVE DEALERS, N.E.C.	0	0	$0.0	0
56	APPAREL AND ACCESSORY STORES	18	127	$10.3	1
561	MEN'S & BOYS' CLOTHING STORES	3	17	$1.7	0
562	WOMEN'S CLOTHING STORES	6	33	$2.7	0
563	WOMEN'S ACCESSORY & SPECIALTY	0	0	$0.0	0
564	CHILDREN'S AND INFANTS' WEAR	2	11	$0.8	0
565	FAMILY CLOTHING STORES	0	0	$0.0	0
566	SHOE STORES	3	11	$1.0	0
569	MISC. APPAREL & ACCESSORIES	4	55	$4.1	1
57	HOME FURNITURE/FURNISHINGS/EQUIP.	21	318	$46.0	4
571	FURNITURE, HOME FURNISHINGS STORE	13	226	$31.5	3
5712	FURNITURE STORES	9	119	$6.5	2
5713	FLOOR COVERING STORES	0	0	$0.0	0
5719	MISC. HOME FURNISHINGS STORES	2	102	$2,407.0	1
572	HOUSEHOLD APPLIANCE STORES	1	1	$0.2	0
573	RADIO & TV & CONSUMER ELECT & MUSIC STORES	7	91	$14.3	1
5731	RADIO & TV & CONSUMER ELECTRONICS	4	77	$12.4	1
5734	COMPUTER & COMPUTER SOFTWARE STORES	2	6	$0.9	0
5735	RECORD & PRERECORDED TAPE STORES	0	0	$0.0	0
5812	EATING PLACES	69	954	$29.3	22
5813	DRINKING PLACES (ALCOHOLIC BEV)	4	58	$2.3	2

ELCR Retail Corridor (Page 2)
Retail Sales & Employment

SIC Code	Business Description	Total Establ.	Estimated Total Emp.	Estimated Sales (in Millions)	Est. with >20 Emp.
59	MISCELLANEOUS RETAIL	55	463	$41.4	5
591	DRUG STORES & PROPRIETARY STORES	5	151	$17.3	2
592	LIQUOR STORES	2	8	$1.2	0
593	USED MERCHANDISE STORES	7	108	$7.2	2
5932A	ANTIQUE STORES	0	0	$0.0	0
5932E	USED AND RARE BOOKS	0	0	$0.0	0
594	MISC. SHOPPING GOODS STORE	24	92	$8.0	0
5941	SPORTING GOODS & BICYCLE STORES	6	8	$0.7	0
5942	BOOK STORES	3	10	$0.9	0
5943	STATIONERY STORES	3	8	$0.7	0
5944	JEWELRY STORES	3	21	$2.0	0
5945	HOBBY & TOY & GAMES SHOPS	3	15	$1.8	0
5946	CAMERA & PHOTOGRAPHIC SUPPLY	0	0	$0.0	0
5947	GIFT & NOVELTY & SOUVENIR	5	18	$1.2	0
5948	LUGGAGE & LEATHER GOODS	0	0	$0.0	0
5949	SEWING& NEEDLEWORK & PIECE GOODS	1	12	$0.7	0
596	NONSTORE RETAILERS	0	0	$0.0	0
5961	CATALOG & MAIL ORDER HOUSES	0	0	$0.0	0
598	FUEL DEALERS	0	0	$0.0	0
599	RETAIL STORES- N. E. C.	17	104	$7.7	1
5992	FLORISTS	6	40	$2.0	0
5993	TOBACCO STORES AND STANDS	0	0	$0.0	0
5994	NEWS DEALERS AND NEWSSTANDS	0	0	$0.0	0
5995	OPTICAL GOODS STORES	2	7	$0.6	0
5999	MISC. RETAIL STORES, N. E. C.	9	57	$5.2	1
5999N	PET SHOPS	4	39	$3.5	1
70	HOTELS & OTHER LODGING PLACE	4	45	$2.1	0
701	HOTELS & MOTELS	4	45	$2.1	0
72	PERSONAL SERVICES	52	254	$7.6	3
721	LAUNDRY & CLEANING & GARMENT SERVICE	11	35	$1.5	0
7215	COIN-OPERATED LAUNDRIES/DRYCLEANERS	3	11	$0.5	0
722	PHOTO OGRAPHIC STUDIO & PORTRAIT	2	14	$0.7	0
723	BEAUTY SHOPS	26	144	$3.8	2
724	BARBER SHOPS	3	7	$0.2	0
725	SHOE REPAIR SHOP & SHOESHINE PARLOR	1	0	$0.0	0
726	FUNERAL SERVICE AND CREMATORIES	1	4	$0.3	0
729	MISCELLANEOUS PERSONAL SERVICES	8	50	$1.0	1
7291	TAX RETURN PREPARATION SERVICES	4	34	$0.5	1

ELCR Retail Corridor (Page 3)
Retail Sales & Employment

SIC Code	Business Description	Total Establ.	Estimated Total Emp.	Estimated Sales (in Millions)	Est. with >20 Emp.
73	BUSINESS SERVICES	27	174	$10.6	2
731	ADVERTISING	0	0	$0.0	0
732	CREDIT REPORTING & COLLECTION AGENCY	0	0	$0.0	0
733	MAILING & REPRODUCTION & STENOG. SERVICES	1	1	$0.1	0
7334	PHOTOCOPYING & DUPLICATING SERVICES	0	0	$0.0	0
734	SERVICE TO DWELLINGS A & OTHER BUILDINGS	3	7	$0.4	0
7342	DISINFECTING & PEST CONTROL SERVICE	3	7	$0.4	0
7349	BUILDING CLEANING & MAINTENANCE SERVICE N.	0	0	$0.0	0
735	MISCELLANEOUS EQUIPMENT RENTAL & LEASING	8	68	$6.8	1
736	PERSONNEL SUPPLY SERVICES	2	6	$0.2	0
7361	EMPLOYMENT AGENCIES	2	6	$0.2	0
7363	HELP SUPPLY SERVICES	0	0	$0.0	0
737	COMPUTER & DATA PROCESSING SERVICE	1	2	$0.3	0
738	MISCELLANEOUS BUSINESS SERVICES	12	90	$2.9	1
7382	SECURITY SYSTEMS SERVICES	0	0	$0.0	0
7384	PHOTOFINISHING LABORATORIES	2	13	$0.7	0
7389	BUSINESS SERVICES, N. E. C.	6	15	$1.0	0
7389N	TELEPHONE ANSWERING SERVICES	0	0	$0.0	0
75	AUTO REPAIR & SERVICES & PARKING	48	301	$29.9	2
751	AUTOMOTIVE RENT/LEASE WITHOUT DRIVER	7	41	$11.7	0
7514	PASSENGER CAR RENTAL	4	18	$4.0	0
752	AUTOMOTIVE PARKING	1	2	$0.2	0
753	AUTOMOTIVE REPAIR SHOPS	33	213	$16.6	1
7533	AUTOMOTIVE EXHAUST SYSTEM REPAIR	3	11	$0.9	0
7536	AUTOMOTIVE GLASS REPLACEMENT	1	4	$0.3	0
7537	AUTOMOTIVE TRANSMISSION REPAIR	0	0	$0.0	0
7538	GENERAL AUTOMOTIVE REPAIR SHOPS	18	98	$1.5	1
754	AUTOMOTIVE SERVICES & EXC. REPAIR	7	45	$1.5	1
7542	CARWASHES	4	41	$1.3	1
76	MISCELLANEOUS REPAIR SERVICES	11	20	$1.7	0
762	ELECTRICAL REPAIR SHOPS	3	5	$0.6	0
7622	REPAIR & TELEVISION REPAIR SHOPS	1	2	$0.3	0
7629	APPLIANCE REPAIR SERVICES	20	3	$0.2	0
763	WATCH & CLOCK & JEWELRY REPAIR	1	1	$0.1	0
764	REUPHOLSTERY AND FURNITURE REPAIR	2	6	$0.4	0
769	MISCELLANEOUS REPAIR SHOPS & RELATED SEF	5	8	$0.6	0
78	MOTION PICTURES	6	41	$1.8	1
783	MOTION PICTURE THEATERS	2	2	$0.1	0
784	VIDEO TAPE RENTAL	4	39	$1.7	1
79	AMUSEMENT & RECREATIONAL SERVICES (EX MOV	17	122	$4.5	1
794	COMMERCIAL SPORTS	0	0	$0.0	0
799	MISCELLANEOUS AMUSEMENT & RECREATIONAL	10	23	$1.0	0
7991	PHYSICAL FITNESS FACILITIES	2	13	$0.4	0
7996	AMUSEMENT PARKS	1	1	$0.0	0

Source: Claritas Inc. using the business database from American Business Information Inc.

ELCR Residential Trade Area Daytime Employment

SIC Code	Business Description	Total Establ.	Estimated Total Emp	Estimated Sales (000's)	Est. >20 Emp.
Total	Total all Industries	300	36,870	$4,807	382
Mfg	All Manufacturing (SI C 20-39)	85	1,445	$251	22
Retail	All Retail (SIC 52-39)	805	9,109	$939	123
1	Agricultural production-Crops	1	1	$0	0
2	Agricultural Productuion-Livestock	0	0	$0	0
7	Agriclutural Services	36	188	$9	2
8	Forestry	0	0	$0	0
9	Fishing & Hunting & Trapping	0	0	$0	0
10	Metal Mining	0	0	$0	0
12	Cola Mining	0	0	$0	0
13	Oil and Gas Extraction	0	0	$0	0
14	Mining Nonmetalics except Fuels	0	0	$0	0
15	Building Construction-General Contractors	42	260	$36	5
16	Heavy Construction except SIC 15	11	120	$23	1
17	Construction-Special Trace	118	712	$87	8
20	Food and Kindred Products	0	0	$0	0
21	Tobacco Manufacturing	0	0	$0	0
22	Textile Mill Products	1	50	$5	1
23	Apparel & Otrher Fabric Products	3	36	$19	1
24	Lumber & Wood Products except Furniture	1	1	$0	0
25	Furniture & Fixtures	0	0	$0	0
26	Paper & Allied Products	2	180	$45	2
27	Printing & Publishing & Allied Inddustries	25	269	$30	5
28	Chemicals and Allied Products	2	37	$14	1
29	Petroleum Refining & related Industries	0	0	$0	0
30	Rubber and miscellaneous Plastics Products	3	43	$50	1
31	Leather & Leather Products	0	0	$0	0
32	Stone & Clay & glass & concret Products	2	300	$58	2
33	Primary Metals Products	1	25	$17	1
34	Fabricated Metal Products	6	71	$7	2
35	Industrial & Comm. Machinery & Computers	14	129	$13	1
36	Electric./Electron. Equip. (Except Computer)	0	0	$0	0
37	Transportation Equipment	10	235	$22	4
38	Instruments & Related Prodcuts	1	0	$0	0
39	Misc. Manufacturing Industries	14	69	$10	1
40	Railroad Transportaiton	0	0	$0	0
41	Local Suburban & Interurban Trans.	16	280	$28	6
42	Motor Freight Transport & Warehouse	39	311	$25	6
43	U. S. Postal Service	8	87	$0	2
44	Water Transportation	20	143	$20	1
45	Transportation by Air	11	621	$262	3
46	Pipelines (Except for Natural Gas)	0	0	$0	0
47	Tansportation Services	25	136	$11	2

ELCR Residential Trade Area Daytime Employment (Page 2)

SIC Code	Business Description	Total Establ.	Estimated Total Emp	Estimated Sales (000's)	Est. >20 Emp.
48	Communication	2	5	$0	0
49	Electric & gas & Sanitary Services	3	133	$53	2
50	Wholesale Trade-Durable Goods	107	2,106	$1,006	22
51	Whoesale Trade-Nondurable Goods	37	858	$486	6
52	Bldg. Mat'rl/ Garden Supply/Mobile Homes	28	142	$18	2
53	General Merchandise Stores	17	530	$58	4
54	Food Stores	94	1,231	$171	13
55	Automotive Dealers & Gasoline	141	1,417	$332	10
56	Apparel and Accessory Stores	48	307	$25	3
57	Home Furniture/Furnishings/Equipment	65	740	$106	11
58	Eating and Drinking Places	234	3,519	$109	68
59	Miscellaneous Retail	178	1,223	$117	12
60	Depository Institutions	67	245	$187	2
61	Nondepository Credit Institutions	14	61	$6	0
62	Security/Commodity Brokers & Services	1	1	$0	0
63	Insurance Carriers	2	6	$4	0
64	Insurance Agents & Brokers& Service	60	733	$74	2
65	Real Estate	145	837	$84	10
67	Holding & othere Investment Offices	0	0	$0	0
70	Hotels and other Lodging Places	33	714	$34	10
72	Personal Services	181	984	$36	6
73	Business Services	109	1,201	$95	16
75	Automobile Repair & Services & Parking	131	771	$87	8
76	Miscellaneous Repair Services	54	246	$28	4
78	Motion Pictures	15	77	$4	1
79	Amusement & Recreational Serv. (Except Movies)	43	271	$15	3
80	Health Services	268	3,454	$287	18
81	Legal Services	40	275	$29	2
82	Educational Services	69	3,390	$240	42
83	Social Services	59	788	$24	10
84	Museum & art Galleries & Zoos etc.	2	25	$1	1
86	Membership Organizations	157	4,233	$188	8
87	Engineering /Acount./Res./Manag/Relate. Serv.	71	1,378	$119	14
88	Private Households	0	0	$0	0
89	Miscellaneous Services	14	175	$13	2
90	Public Administration (SIC90-97)	49	58	$0	2
99	Nonclassified Establishments	0	0	$0	0

ELCR Residential Trade Area

CONSUMER CLOUT: Expenditures by selected Yellow Pages Headings for 1990,1994 and 1999 (Study Area)

Number of Households:	1990=59,987	1994=59,045		1999=57,799			
	Annual Aggregate Expenditures (in 000's)			Annual Average Household Expenditures			Indexed to U. S
Product Category	1990	1994	1999	1990	1994	1999	1994
Service Headings							
Accountants and CPAs	$2,384	$2,630	$2,980	$40	$45	$52	0.8
Attorneys	$5,466	$5,805	$6,246	$91	$98	$108	0.9
Beauty Salons & Barbers	$8,550	$9,171	$990	$143	$155	$171	0.9
Caterers	$3,451	$3,831	$4,333	$58	$65	$75	0.8
Cleaners & Laundries	$7,035	$7,154	$7,327	$117	$121	$127	1.0
Denists	$9,307	$9,874	$10,596	$155	$167	$183	0.9
Funeral Directors	$2,972	$2,984	$2,996	$50	$51	$52	0.9
Insurance	$28,357	$30,289	$32,729	$473	$513	$566	0.9
Opticians/ Optometrists	$4,390	$4,596	$4,847	$73	$78	$84	0.9
Physicians & Sergeons	$10,952	$11,427	$119,960	$183	$194	$207	0.9
Transportation							
Auto Dealers-New	$43,350	$46,608	$50,627	$723	$789	$876	0.9
Auto/Truck Dealers Used	$62,674	$63,329	$63,716	$1,045	$1,073	$1,102	1.0
Auto Renting/Leasing	$2,506	$2,795	$3,154	$42	$47	$55	0.9
Motorcycle-New/Used	$1,212	$1,222	$1,232	$20	$21	$21	1.0
Truck Dealers-New	$20,094	$21,888	$2,387	$335	$371	$413	0.9
Auto & Truck Repair							
Auto Body Repair/Paint	$1,741	$1,846	$1,971	$29	$31	$34	0.9
Auto Repair Services	$21,087	$21,966	$22,984	$352	$372	$398	0.9
Muffler /exhaust Systems	$1,061	$193	$1,128	$18	$19	$20	0.9
Oil Change Service	$1,818	$1,901	$1,999	$30	$32	$35	0.9
Parts-New & Used	$6,909	$7,053	$7,190	$115	$119	$124	1.0
Tires & Related Services	$5,624	$5,880	$6,175	$94	$100	$107	0.9
Transmissions	$2,359	$2,445	$2,539	$39	$41	$44	1.0
Undercarriage Service	$9,494	$9,898	$10,366	$158	$168	$179	0.9
Home Maintenance-Contractors & Suppliers							
Building/Remodeling	$17,434	$18,703	$20,390	$291	$317	$353	0.8
Electrical	$2,775	$2,919	$3,107	$46	$49	$54	0.8
Flooring/ Hard Surface	$644	$662	$681	$11	$11	$12	0.9
Heat/Vent/Air Conditioning	$2,775	$2,919	$3,107	$46	$49	$54	0.8
Painting	$3,034	$3,325	$3,714	$51	$56	$64	0.8
Plumbing	$1,979	$2,108	$2,269	$33	$36	$39	0.8
Roofing	$3,467	$3,694	$4,005	$58	$63	$69	0.8
Retailing Headings							
Applicance, Major Household	$5,454	$5,827	$6,293	$91	$99	$109	0.9
Applicance, Small Household	$3,458	$3,607	$3,784	$58	$61	$65	0.9
Applicance, Service & Rep.	$866	$914	$970	$14	$15	$17	0.9
Carpet & Rug Dealers	$4,436	$5,031	$5,925	$74	$85	$103	0.8
Florists	$2,476	$2,660	$2,887	$41	$45	$50	0.8
Furniture	$17,647	$18,970	$20,459	$294	$321	$354	0.9
Hardware	$5,909	$6,322	$6,785	$98	$107	$117	0.9
Jewelry	$7,628	$8,304	$9,140	$127	$14	$158	0.9
Lawn Mowers	$2,062	$2,201	$2,352	$34	$37	$41	0.9
Lighting Fixtures	$2,610	$2,792	$3,016	$44	$47	$52	0.9
Liqour	$3,755	$4,055	$4,497	$63	$69	$78	0.8
Paint & Wallpaper	$1,147	$1,242	$1,353	$19	$21	$23	0.9
Pet Shops	$2,265	$2,423	$2,608	$38	$41	$45	0.9
Pharmacies	$14,949	$15,180	$15,471	$249	$257	$268	0.9
Stero/ HiFi Equipment	$2,825	$2,954	$3,091	$47	$50	$53	1.0
Rental Stores & Yards	$901	$922	$947	$15	$16	$16	1.0
Televisions	$4,136	$4,249	$4,406	$69	$72	$76	0.9
Video Recorders	$2,546	$2,660	$2,785	$42	$45	$48	1.0
Video Rental & Related	$5,866	$6,105	$6,363	$98	$103	$110	1.0
Travel & Entertainment							
Airline Tickets	$10,019	$10,884	$12,048	$167	$184	$208	0.8
Bicycles	$862	$917	$968	$14	$16	$17	1.0
Boat Dealers	$3,802	$4,154	$4,606	$63	$70	$80	0.8
Motels & Hotels	$10,005	$10,922	$12,092	$167	$185	$209	0.8
Restaurants	$70,027	$73,990	$78,906	$1,167	$1,253	$1,365	0.9
Travel Agencies	$20,024	$21,806	$24,141	$334	$369	$418	0.8
Miscellaneous Headings							
Lawn Care Services	$2,933	$3,249	$3,719	$49	$55	$64	0.7
Moving & Storage	$2,127	$2,239	$2,371	$35	$38	$41	0.9
Nursing Homes	$1,143	$1,111	$1,081	$19	$19	$19	0.8
Veterinarians	$2,377	$2,533	$2,715	$40	$43	$47	0.9
Water Soft./Conditioning							

Source: Expenditure data are estimates from Claritas Inc using information obtained from the Consumer Expenditure Survey (CEX) 1994

ELCR Residential Trade Area
Retail Sales & Employment

SIC Code	Business Description	Total Establ.	Estimated Total Employ.	Estimated Sales (in Millions	Est. with >20 Emp.
RET	ALL RETAILING (SIC 52-59)	804	9,060	$938.1	122
52	BLDG. MAT'RL/ GARDEN SUP./ MOB'L HOMES	28	142	$18.2	2
521	LUMBER AND OTHER BUILDING MAT'RLS	6	67	$9.5	2
523	PAINT, GLASS, AND WALLPAPER STORE	9	32	$4.0	0
525	HARDWARE STORES	8	25	$2.8	0
526	NURSERIES & GARDEN SUPPLY STORES	4	16	$1.6	0
527	MOBILE HOME DEALERS	1	2	$0.2	0
53	GENERAL MERCHANDISE STORES	17	530	$58.8	4
531	DEPARTMENT STORES	12	497	$56.3	4
54	FOOD STORES	94	1,231	$171.0	13
541	GROCERY STORES	74	1,059	$159.1	12
542	MEAT & FISHMARKETS, FREEZER PROV	7	16	$2.8	0
543	FRUIT AND VEGETABLE MARKETS	0	0	$0.0	0
544	CANDY, NUT, & CONDECT'NERY STORES	0	0	$0.0	0
545	DAIRY PRODUCTS STORES	0	0	$0.0	0
546	RETAIL BAKERIES	8	38	$1.3	0
549	MISCELLANEOUS FOOD STORES	5	118	$7.8	1
55	AUTO. DEALERS & GAS. SERV. STATIONS	141	1,417	$332.3	10
551	MOTOR VEHICLE DEALERS (NEW & USED)	46	874	$243.7	6
552	MOTOR VEHICLE DEALER (USED ONLY)	0	0	$0.0	0
553	AUTO AND HOME SUPPLY STORES	36	216	$24.7	2
554	GASOLINE SERVICE STATION	37	218	$40.1	1
555	BOAT DEALERS	15	71	$18.5	0
556	RECREATIONAL VEHICLE DEALERS	2	6	$1.8	0
557	MOTORCYCLE DEALERS	4	30	$3.3	1
559	AUTOMOTIVE DEALERS, N.E.C.	1	2	$0.2	0
56	APPAREL AND ACCESSORY STORES	45	307	$25.8	3
561	MEN'S & BOYS' CLOTHING STORES	5	27	$2.7	0
562	WOMEN'S CLOTHING STORES	11	72	$5.8	1
563	WOMEN'S ACCESSORY & SPECIALTY	1	3	$0.2	0
564	CHILDREN'S AND INFANTS' WEAR	3	12	$0.9	0
565	FAMILY CLOTHING STORES	0	0	$0.0	0
566	SHOE STORES	13	110	$9.9	1
569	MISC. APPAREL & ACCESSORIES	15	8	$6.3	1
57	HOME FURNITURE/FURNISHINGS/EQUIP.	65	740	$106.8	11
571	FURNITURE, HOME FURNISHINGS STORE	25	290	$38.5	3
5712	FURNITURE STORES	12	122	$6.8	2
5713	FLOOR COVERING STORES	3	40	$4.8	0
5719	MISC. HOME FURNISHINGS STORES	6	112	$25.6	1
572	HOUSEHOLD APPLIANCE STORES	6	33	$5.4	1
573	RADIO & TV & CONSUMER ELECT & MUSIC STORES	34	417	$63.0	7
5731	RADIO & TV & CONSUMER ELECTRONICS	12	152	$24.4	1
5734	COMPUTER & COMPUTER SOFTWARE STORES	15	189	$29.7	3
5735	RECORD & PRERECORDED TAPE STORES	5	48	$5.5	2

ELCR Residential Trade Area (Page 2)
Retail Sales & Employment

SIC Code	Business Description	Total Establ.	Estimated Total Employ.	Estimated Sales (in Millions	Est. with >20 Emp.
58	EATING AND DRINKING PLACES	233	3,470	$108.0	67
5812	EATING PLACES	226	3,250	$99.3	64
5813	DRINKING PLACES (ALCOHOLIC BEV)	7	220	$8.7	3
59	MISCELLANEOUS RETAIL	55	463	$41.4	5
591	DRUG STORES & PROPRIETARY STORES	20	305	$39.4	3
592	LIQUOR STORES	5	22	$3.4	0
593	USED MERCHANDISE STORES	21	148	$9.9	2
5932A	ANTIQUE STORES	2	3	$0.2	0
5932B	USED AND RARE BOOKS	0	0	$0.0	0
594	MISC. SHOPPING GOODS STORE	68	322	$33.3	3
5941	SPORTING GOODS & BICYCLE STORES	12	37	$3.9	0
5942	BOOK STORES	9	49	$4.5	1
5943	STATIONERY STORES	6	34	$4.0	0
5944	JEWELRY STORES	11	55	$5.3	0
5945	HOBBY & TOY & GAMES SHOPS	11	54	$7.5	1
5946	CAMERA & PHOTOGRAPHIC SUPPLY	0	0	$0.0	0
5947	GIFT & NOVELTY & SOUVENIR	14	49	$3.2	0
5948	LUGGAGE & LEATHER GOODS	0	0	$0.0	0
5949	SEWING& NEEDLEWORK & PIECE GOODS	5	44	$4.9	1
596	NONSTORE RETAILERS	6	86	$7.6	1
5961	CATALOG & MAIL ORDER HOUSES	0	0	$0.0	0
598	FUEL DEALERS	0	0	$0.0	0
599	RETAIL STORES- N. E. C.	58	340	$23.7	3
5992	FLORISTS	16	170	$8.5	1
5993	TOBACCO STORES AND STANDS	1	5	$0.5	0
5994	NEWS DEALERS AND NEWSSTANDS	1	7	$0.6	0
5995	OPTICAL GOODS STORES	6	19	$1.6	0
5999	MISC. RETAIL STORES, N. E. C.	34	139	$12.5	2
5999M	PET SHOPS	6	44	$4.0	1
70	HOTELS & OTHER LODGING PLACE	33	714	$34.3	10
701	HOTELS & MOTELS	32	704	$33.6	10
72	PERSONAL SERVICES	181	984	$36.3	6
721	LAUNDRY & CLEANING & GARMENT SERVICE	42	224	$9.8	1
7215	COIN-OPERATED LAUNDRIES/DRYCLEANERS	7	24	$1.1	0
722	PHOTO OGRAPHIC STUDIO & PORTRAIT	8	30	$1.6	0
723	BEAUTY SHOPS	78	339	$8.9	2
724	BARBER SHOPS	14	48	$1.4	0
725	SHOE REPAIR SHOP & SHOESHINE PARLOR	3	4	$0.2	0
726	FUNERAL SERVICE AND CREMATORIES	11	123	$10.3	1
729	MISCELLANEOUS PERSONAL SERVICES	25	216	$4.1	2
7291	TAX RETURN PREPARATION SERVICES	15	168	$2.4	2

ELCR Residential Trade Area (Page 3)
Retail Sales & Employment

SIC Code	Business Description	Total Establ.	Estimated Total Employ.	Estimated Sales (in Millions	Est. with >20 Emp.
73	BUSINESS SERVICES	109	1,201	$95.1	16
731	ADVERTISING	1	12	$1.2	0
732	CREDIT REPORTING & COLLECTION AGENCY	1	65	$5.5	1
733	MAILING & REPRODUCTION & STENOG. SERVICES	10	29	$2.5	0
7334	PHOTOCOPYING & DUPLICATING SERVICES	2	8	$1.0	0
734	SERVICE TO DWELLINGS A & OTHER BUILDINGS	18	14	$3.6	2
7342	DISINFECTING & PEST CONTROL SERVICE	6	23	$1.2	0
7349	BUILDING CLEANING & MAINTENANCE SERVICE N. E.	12	118	$2.4	2
735	MISCELLANEOUS EQUIPMENT RENTAL & LEASING	22	198	$20.5	4
736	PERSONNEL SUPPLY SERVICES	5	55	$2.1	1
7361	EMPLOYMENT AGENCIES	5	55	$2.1	1
7363	HELP SUPPLY SERVICES	0	0	$0.0	0
737	COMPUTER & DATA PROCESSING SERVICE	13	465	$48.5	4
738	MISCELLANEOUS BUSINESS SERVICES	39	236	$11.4	4
7382	SECURITY SYSTEMS SERVICES	0	0	$0.0	0
76	MISCELLANEOUS REPAIR SERVICES	54	246	$28.0	4
762	ELECTRICAL REPAIR SHOPS	25	109	$9.0	1
7622	REPAIR & TELEVISION REPAIR SHOPS	10	19	$1.6	0
7629	APPLIANCE REPAIR SERVICES	14	88	$7.2	1
763	WATCH & CLOCK & JEWELRY REPAIR	1	1	$0.1	0
764	REUPHOLSTERY AND FURNITURE REPAIR	7	52	$2.6	2
769	MISCELLANEOUS REPAIR SHOPS & RELATED SERV	21	84	$16.3	1
78	MOTION PICTURES	15	77	$4.2	1
783	MOTION PICTURE THEATERS	3	3	$0.0	0
784	VIDEO TAPE RENTAL	9	68	$3.0	1
79	AMUSEMENT & RECREATIONAL SERVICES (EX MOVIES	43	271	$15.6	3
794	COMMERCIAL SPORTS	0	0	$0.0	0
799	MISCELLANEOUS AMUSEMENT & RECREATIONAL SI	30	152	$11.3	2
7991	PHYSICAL FITNESS FACILITIES	3	18	$0.6	0
7996	AMUSEMENT PARKS	3	2	$0.1	0

ELCR Residential Trade Area
CONSUMER SPENDING PATTERNS

Study Area Summary	Average Annual Household	Weekly Expenditures Aggregate	Per Capita	Ave H'old	Market Index
Grocery & Other Miscellaneous Exp. Total Food Expenditures	**$4,540.92**	**$5,156,130**	**$34.33**	**$87.33**	**$0.93**
Food At Home					
Cerals	$140.99	$160,091	$1.07	$2.71	$0.96
Bakery products	$251.11	$285,132	$1.90	$7.83	$0.92
Meats	$657.79	$746,913	$4.97	$12.65	$0.92
Poultry	$114.74	$130,285	$0.87	$2.21	$0.91
Fish and Seafood	$80.00	$90,844	$0.60	$1.54	$0.89
Eggs	$31.26	$35,499	$0.24	$0.60	$0.97
Dairy products	$302.24	$343,191	$2.28	$5.91	$0.95
Fresh fruits	$127.78	$145,097	$0.97	$2.46	$0.89
Processed Fruits	$94.44	$107,229	$0.71	$1.82	$0.91
Fresh vegetables	$121.82	$138,326	$0.92	$2.34	$0.91
Processed vegetables	$72.60	$82,434	$0.55	$1.40	$0.95
Sugar and sweets	$98.11	$111,399	$0.74	$1.89	$0.92
Fats and oils	$70.10	$79,602	$0.53	$1.35	$0.93
Non-alcoholic beverages	$222.85	$253,041	$1.68	$4.29	$0.94
Miscellaneous prepared foods	$370.87	$421,120	$2.80	$7.13	$0.95
Food away from home	$1,784.20	$20,259,928	$13.49	$34.31	$0.92
Other Misc. Expenses					
Alcoholic beverages	$319.00	$362,218	$2.41	$6.13	$0.96
Tobacco/smoking products	$293.22	$332,941	$2.22	$5.64	$1.01
Personal care products & servic	$361.81	$410,829	$2.74	$6.96	$0.89
Non-prescription drugs	$86.49	$98,203	$0.65	$1.66	$0.90
Housekeeping/garden supplies	$347.47	$394,550	$2.63	$6.68	$0.88

The data contained on this page of Consumer Spending (CSP) are derivied using inforamtion from the Diary Portion of the Consumer Expenditure Survey (CES) which is conducted by the Bureau of Labor statistics with the assistance of the Bureau of the Census.
The Per Capita data presented on this page is the weekly Aggregate divided by the total population for the area.
The Average Household is the weekly aggregate divided by the total number of households.
The Annual Average Household Expenditure is the weekly aggregate multipled by 52 (weeks in a year) and divided by the number of households
The Market Index (on this page) is the ratio of the weekly average households expenditures (WAHE) for the geography for which the report is being produced. 1994 estimates produced by Claritas Inc.

Source: Claritas Inc. using the business database form American Business Information Inc.

ELCR Residential Trade Area
Consumer Spending Patterns

	Annual Expenditures				
	Aggregate ($000s)	***Per Capita***	***Average H'ld***	***Weekly Ave. H'ld***	***Market Index***
Income Less Average Taxes	$1,887,332	$12,565.00	$31,964.00	$614.70	$0.83
Food and Drink					
Food at home	$191,697	$1,276.00	$3,247.00	$62.44	$0.95
Food away from home	$109,753	$731.00	$1,859.00	$35.75	$0.91
Alcoholic beverages	$19,169	$128.00	$325.00	$6.24	$1.00
Miscellaneous Personal Items					
Tobacco/smoking supplies	$16,290	$108.00	$276.00	$5.31	$1.02
Personal care services	$9,343	$62.00	$158.00	$3.04	$0.91
Household Equipment and Services					
Household textiles	$5,728	$38.00	$97.00	$1.87	$0.89
Furniture	$18,970	$126.00	$321.00	$6.18	$0.93
Floor coverings	$50	$33.00	$85.00	$1.64	$0.77
Major appliances	$8,010	$53.00	$136.00	$2.61	$0.88
Small appliances	$4,229	$28.00	$72.00	$1.38	$0.90
Miscellaneous household equipment	$22,997	$153.00	$389.00	$7.49	$0.89
Domestic services	$22,946	$153.00	$389.00	$7.47	$0.59
Other household expenses	$3,906	$26.00	$66.00	$1.27	$0.88
Apparel					
Women's apparel-16+	$35,687	$238.00	$604.00	$11.62	$0.90
Men's apparel 16+	$20,271	$135.00	$343.00	$6.60	$0.90
Girl's apparel-2-15	$5,781	$38.00	$98.00	$1.88	$0.96
Boy's apparel 2-15	$4,663	$31.00	$79.00	$1.52	$0.97
Children's apparel <2	$5,023	$33.00	$85.00	$1.64	$1.09
Footware	$14,291	$95.00	$242.00	$4.65	$0.93
Other apparel	$16,613	$111.00	$281.00	$5.41	$0.92
Entertainment					
Entertainment fees	$22,327	$149.00	$378.00	$7.27	$0.87
TV & sound equipment & etc	$28,605	$190.00	$484.00	$9.32	$0.96
Miscellaneous entertainment	$37,933	$253.00	$642.00	$12.35	$0.91
Reading	$9,507	$63.00	$161.00	$3.10	$0.91
Education	$25,156	$167.00	$426.00	$8.19	$0.87
Shelter and Related Expenses					
Owner dwell exc. rep/maintaining	$150,365	$1,001.00	$2,547.00	$48.97	$0.85
Owner dwell repairs/maintenance	$30,184	$201.00	$511.00	$9.83	$0.82
Rented dwelling expenses	$110,599	$736.00	$1,873.00	$36.02	$1.18
Other lodging expenses	$59,253	$195.00	$495.00	$9.53	$0.80
Fuels & utilities & public services	$116,928	$778.00	$1,980.00	$38.08	$0.94
Transportation Expenses					
Cars/trucks-new	$68,539	$456.00	$1,161.00	$22.32	$0.90
Cars/trucks-used	$64,001	$426.00	$1,084.00	$20.84	$1.02
Other vehicles	$1,420	$9.00	$24.00	$0.46	$1.01
Vehicle finance charges	$18,710	$125.00	$317.00	$6.09	$0.98
Gas & motor oil & etc.	$63,683	$424.00	$1,079.00	$20.74	$0.96
Vehicle repairs & maintenance	$36,487	$243.00	$618.00	$11.88	$0.94
Vehicle insurance	$36,136	$241.00	$612.00	$11.77	$0.93
Public transportation	$17,532	$117.00	$297.00	$5.71	$0.85
Vehicle rental & etc.	$12,904	$86.00	$219.00	$4.20	$0.91
Health Care					
Health insurance	$36,424	$242.00	$617.00	$11.86	$0.91
Medical services	$43,920	$292,774.00	$14.30	$14.30	$0.89
Prescription drugs	$10,152	$68.00	$172.00	$3.31	$0.87
Miscellaneous Items					
Life and other insurance	$30,289	$202.00	$513.00	$9.87	$0.86
Gift Expenditures					
Gift clothing	$7,967	$53.00	$135.00	$2.59	$0.81
Gift jewelry and watches	$818	$5.00	$14.00	$0.27	$1.04
Gift small appliances	$1,397	$9.00	$24.00	$0.45	$0.79
All other gifts	$4,890	$33.00	$83.00	$1.59	$1.04

The data on Consumer Spending patterns are derived using information from the interview portion of the consumer expenditure survey (CES)
Due to differences in the diary and interview surveys of the CES expenditure categories such as Food at Home appearing on Table may contain data different from the same category in this table.
Weekly Average Household Expenditure is obtained by dividing the Annual Average Household Expenditures by 52
The Annual Aggregate is used to obtain the Per Capita and the Average Household data by dividing the aggregate by the corresponding total population and total households respectively.
Each market index value shown is the ratio of the Annual Average Household Expenditures (AAHE) for the geography for which this report is being produced, compared to AAHE for the U. S.

APPENDIX 21

Navy Exchange and Commissary Purchases by ELCR Trade Area Residents

Southside Hampton Roads Navy Exchange Annual Sales:

NB Norfolk	$89,326,851
NAB Little Creek	$43,202,743
NAS Oceana	$37,698,908
NNS Portsmouth	$10,566,382
NUMOC Norfolk	$ 5,284,848
FAAWTC Va. Beach	$ 4,348,810
NRMC Portsmouth	$ 1,850,566
AFH Norfolk	$ 1,284,130
Total	$193,563,238

Total of Southside military and retired individuals with exchange privileges = 126,861
Average expenditure = $193,563,238/126,861 = $1,526

ELCR trade area military population = 20,141
Retirees = 22,585, Veterans x .2376* = 5,366
Military + Retirees = 20,141 + 5,366 = 25,507 (Total with base priviledges)
ELCR Exchange spending = 25,507 x $1,526 = $38,923,682

Southside Hampton Roads Commissary Annual Sales:

NB Norfolk	$ 38,939,676
NAB Little Creek	$ 38,000,000
NAS Oceana	$ 42,000,000
NNS Portsmouth	$ 15,538,224
Fort Story	$ 5,640,000
Total	$140,117,900

Average expenditures = $140,117,900/126,861 = $1,104
ELCR Commissary spending = 25,507 x $1,104 = $28,159,728

* Veteran to Retiree ratio: Total Veterans Southside = 120,502
Total Retired Southside = 28,636
Ratio = 28,636/120,502 = .2376

Figures from:
NEXCOM-Navy Exchange Command
Defence Commissary Agency
Department of Defense
Bureau of the Census

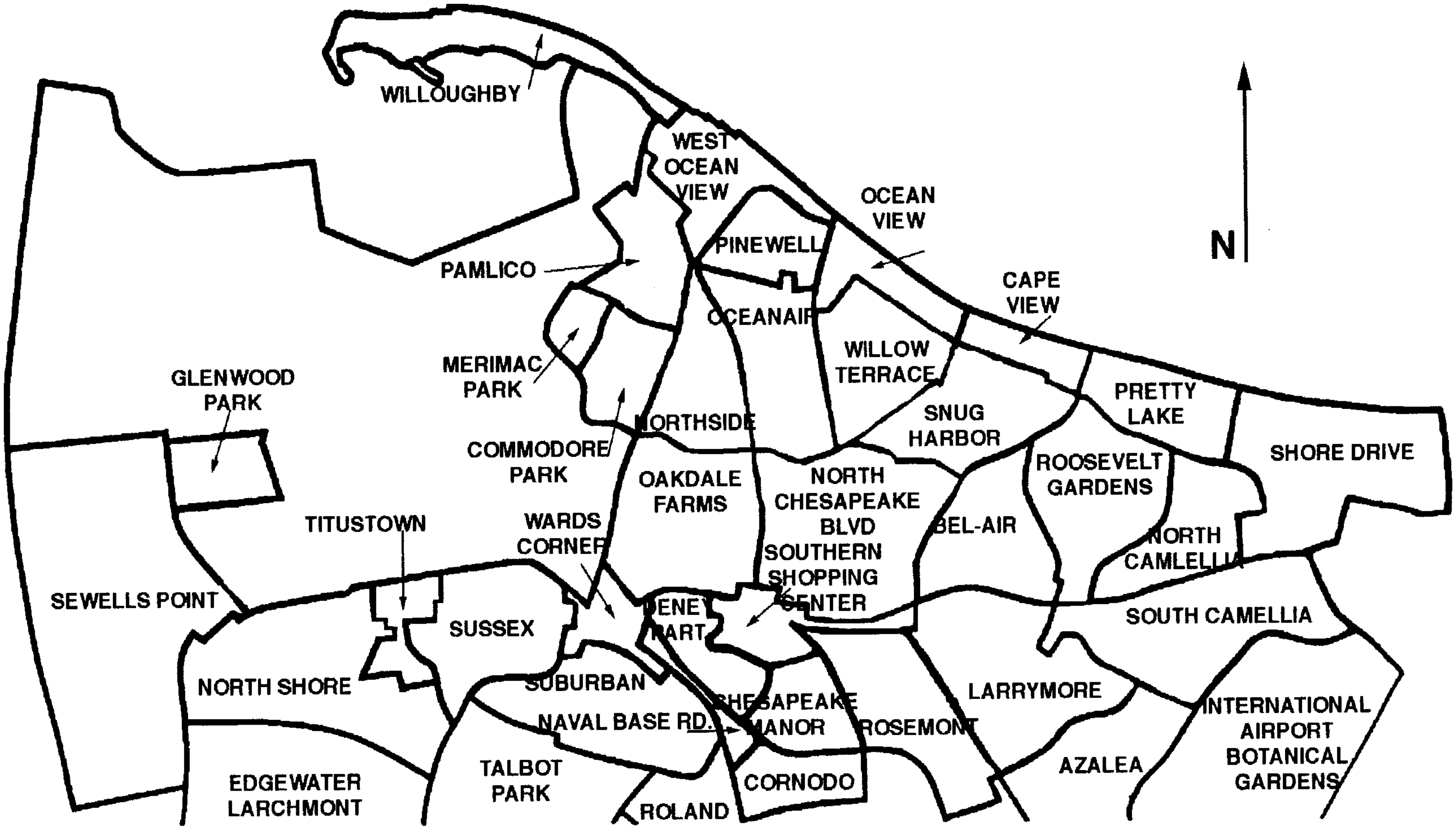
Appendix 22

ELCR Crime Rate[1]

Neighborhood	Crime Rate Per 1,000 Pop.	Major Crimes '94[2]	Change since '93
Oakdale Farms, Monticello Village	48	138	+4
Bayview, South Forest Park	49	269	-83
Bel Aire, Hewitt Farms,Roosevelt Gdns.	27	90	-23
Roosevelt Gdns., Tarrellton	19	44	-13
Camellia Gdns.	25	45	-31
East Ocean View,* Shore Drive	88	662	-12
Camellia Acres,Saratoga, East Lynne	42	120	-22
Larrymore Lawns, Meadowbrook Forest	38	174	-42
Rosemont, Oakwood, Washington Park	56	302	+46
Chesapeake Manor	43	132	+42
Southern Shopping Center	N/A	342	-10
Denby Park	74	169	+6
Total ELCR Neighborhoods	52	2487	-150

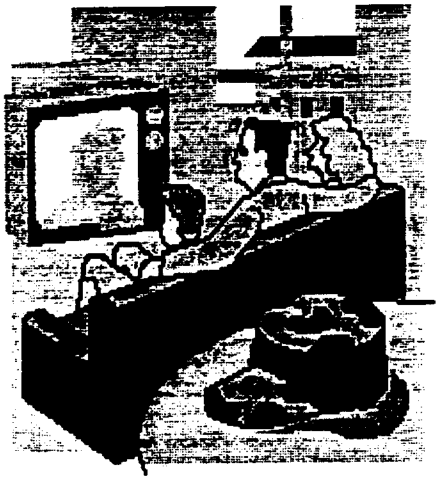
1. *The Virginian-Pilot*, Sunday, April 2, 1995, p. A14.
2. Total of the seven major crimes; rape, murder, robbery, assault, burglary, car theft, and larceny.
* Slated for redevelopment because of crime problem.

Appendix 23
City of Norfolk, Planning Districts



PRIZM DATA* by CLARITAS

Cluster 40



Military Quarters

As Cluster 40 depicts the military life, with personnel in group quarters, its demographics are wholly atypical. Located only on and near military bases, its map skews to the nation's principal harbors and defense perimeters. It has the highest index for adults under 35, is fully integrated, favors bars, fast cars, and action sports.

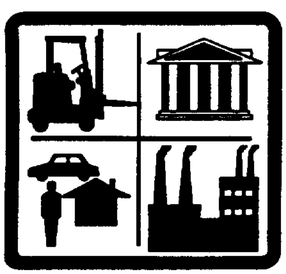
PRIZM by Claritas **PRIZM by Claritas** **PRIZM by Claritas** **PRIZM by Claritas** **PRIZM by Claritas**

Predominant Characteristics

Households (%U.S.):	449,600 (0.5%)
Population (%U.S.):	2,086,000
Demographic Caption:	**GIs, & Surrounding Off-Base Families**
Ethnic Diversity:	Mixed
Family Type:	Married Couples w/ Children
Predominant Age Ranges:	25-34, 35-54
Education:	Some College
Employment Level:	Service/White-Collar
Housing Type:	Multi-Unit 2-9
Density Centile:	45 (1=Sparse, 99=Dense)
Social Group:	T2 - Exurban Blues

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	17.9	87
1-3 Years College	24.9	41.7	167
High School Graduate	29.9	31.6	106
Less than High School	24.6	8.8	36



Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	22.8	88
Other White-Collar	31.4	38.6	123
Blue-Collar	26.6	17.1	64
Service	13.7	20.7	151
Farming/Mining/Ranching	2.5	0.9	36

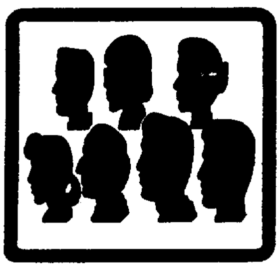
Military Quarters - PRIZM Cluster 40

Family Composition

Family Type:	U.S.	Cluster	Index
Married Couples	55.2	80.1	145
Married Couples w/Children	26.7	60.9	228
Single Parents	9.3	7.0	75
Single Female HH Head	11.6	6.1	53

Household Size:	U.S.	Cluster	Index
1 Person	24.6	9.3	38
4+ Persons	26.0	45.7	176
HH w/ Children	36.0	67.9	189

Age of HH Head:	U.S.	Cluster	Index
Under 24	5.5	15.3	278
25-34	21.6	48.2	223
35-54	37.7	30.1	80
55-64	13.5	3.0	22
65+	21.7	3.3	15
Median Age	46.5	32.8	71



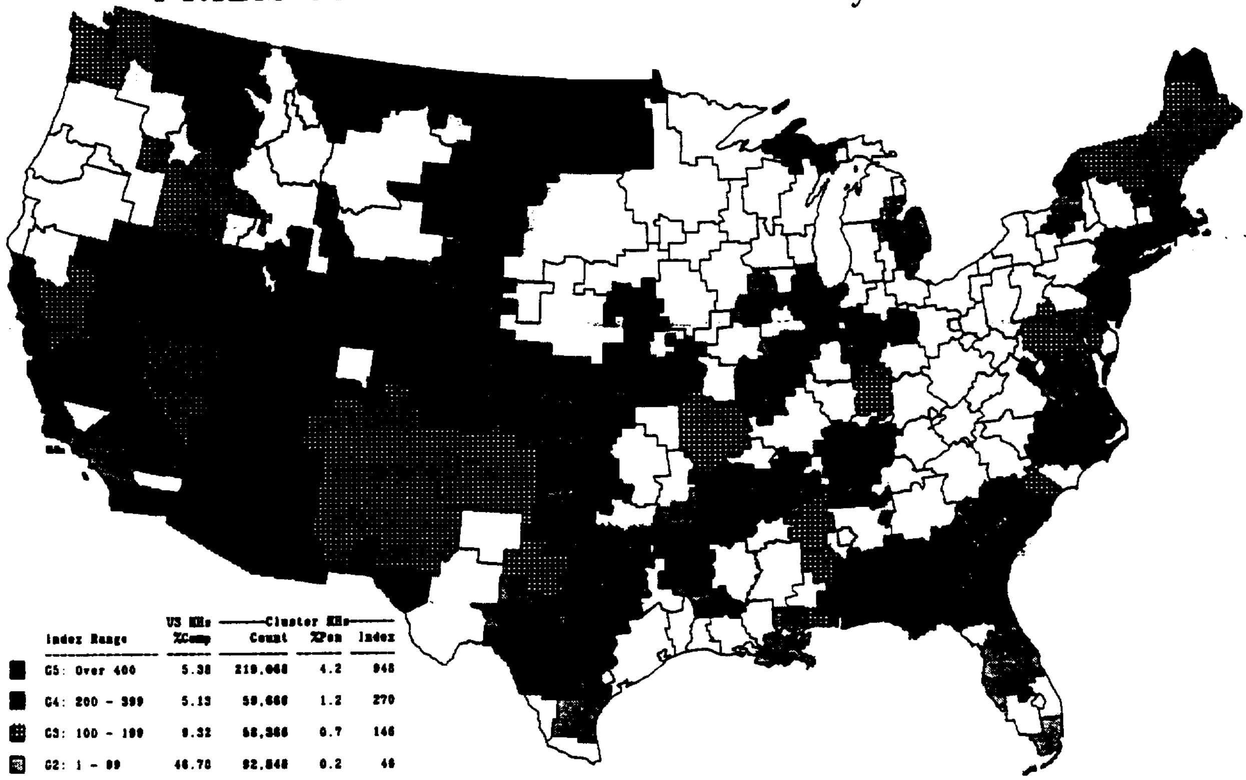
Ethnic Origin

Race/Ethnic Origin:	U.S.	Cluster	Index
White	80.1	69.9	87
Black	10.6	19.5	184
Asian (API)	2.1	2.6	124
Hispanic	6.5	7.3	112
Foreign Born	7.7	5.4	70

Income

Household Income:	U.S.	Cluster	Index
Less than $15,000	24.3	17.2	71
$15,000 - $24,999	17.5	33.3	190
$25,000 - $34,999	15.9	22.6	142
$35,000 - $49,999	17.9	16.3	91
$50,000 - $74,999	15.0	8.2	55
$75,000 - $99,999	5.1	1.7	33
$100,000+	4.4	0.8	18
Median HH Income	$31,900	$25,600	80

PRIZM Cluster Concentration by DMA Market



	Index Range	US HHs %Comp	Cluster HHs Count	Cluster HHs %Pen	Cluster HHs Index
■	C5: Over 400	5.38	219,068	4.2	948
■	C4: 200 - 399	5.13	59,660	1.2	270
▦	C3: 100 - 199	9.32	68,366	0.7	146
▩	C2: 1 - 99	46.70	82,848	0.2	46
□	C1: Not Present	33.40	0	0.0	0
	Total	100.00	429,954	0.4	100

40 Military Quarters

Housing

Dwelling Unit Size:	**U.S.**	**Cluster**	**Index**
Single (SFDU)	64.6	59.4	92
2-9 Units	14.6	27.1	186
10+ Units	12.8	6.3	49
Mobile Home	6.8	6.3	93

Home Value:	**U.S.**	**Cluster**	**Index**
Less than $50,000	26.5	24.5	92
$50,000 - $100,000	36.7	44.9	122
$100,000 - $150,000	14.5	11.0	76
$150,000 - $200,000	8.8	6.2	70
$250,000+	13.2	8.9	67
Median Home Value	$104,200	$90,100	86

Mobility:	**U.S.**	**Cluster**	**Index**
Owner Occupied	64.2	18.1	28
Renter Occupied	35.8	81.9	229
Moved within Past 6 Years	49.1	88.1	179
Last Moved 20+ Years Ago	18.3	2.7	15

More likely to...

Military Quarters
PRIZM Cluster 40

Lifestyle

- Travel to Japan, Asia
- Do photography
- Play racquetball
- Go to pro basketball games
- Buy easy listening music
- Rent 5+ video tapes/month
- Vote in elections
- Go hunting w/ rifle/shotgun
- Have an avg long dist bill $26+
- Eat at a family steak house

Products & Services

- Have veterans life insurance
- Have education loan
- Have $100K+ in life insurance
- Have a new car loan
- Have interest checking account
- Have a MasterCard
- Own a Mitsubishi
- Use Polaroid instant film
- Own a Nissan truck
- Eat packaged cold cuts
- Eat frozen desserts
- Own a Mazda
- Drink Pepsi-Cola
- Buy Shake'n Bake Chicken
- Buy a can/jar of chili
- Drink low/no alcohol beer
- Buy designer jeans
- Buy children's frozen dinners
- Have breakfast/snack bars
- Shop at at Walmart
- Own a large screen TV

Radio\TV

- Listen to religious/gospel radio
- Watch C-Span
- Listen to urban contemp radio
- Listen to variety radio
- Watch ESPN
- Watch ABC News: Nightline
- Watch People's Court
- Watch 48 Hours
- Watch Good Morning America
- Watch Cops

Print

- Read Stereo Review
- Read Playboy
- Read nwspr general news section
- Read Essence
- Read nwspr TV/radio listings
- Read Ebony
- Read Working Woman
- Read Popular Hot Rodding
- Read Hunting
- Read Family Handyman

Source: MRI, SMRB, R.L. Polk & Co.

Cluster 30

Mid-City Mix

In the seventh decile of affluence, we find Cluster 30, geographically centered in the Northeast and Great Lakes regions. As with all U2's, Cluster 30 shows above average ethnic diversity and a mix of white and blue-collar employment. These neighborhoods are two-thirds black, living in urban row-house fringes, with strong college enrollments.

PRIZM by Claritas **PRIZM by Claritas** **PRIZM by Claritas** **PRIZM by Claritas** **PRIZM by Claritas**

Predominant Characteristics

Households (%U.S.):	1,213,800 (1.3%)
Population (%U.S.):	3,611,400
Demographic Caption:	**African-American Singles & Families**
Ethnic Diversity:	Dominant Black
Family Type:	Solo Parents/Married Couples
Predominant Age Ranges:	35-54
Education:	High School/Some College
Employment Level:	Service/White-Collar
Housing Type:	Renters & Owners/Multi-Unit 2-9
Density Centile:	89 (1=Sparse, 99=Dense)
Social Group:	U2 - Urban Midscale

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	13.8	67
1-3 Years College	24.9	25.8	104
High School Graduate	29.9	29.5	99
Less than High School	24.6	30.9	126

Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	20.4	79
Other White-Collar	31.4	34.1	109
Blue-Collar	26.6	26.0	98
Service	13.7	18.8	137
Farming/Mining/Ranching	2.5	0.7	28

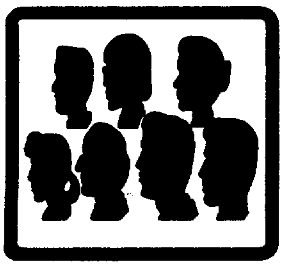
Mid-City Mix - PRIZM Cluster 30

Family Composition

Family Type:	**U.S.**	**Cluster**	**Index**
Married Couples	55.2	39.8	72
Married Couples w/Children	26.7	21.0	79
Single Parents	9.3	19.9	214
Single Female HH Head	11.6	24.7	213

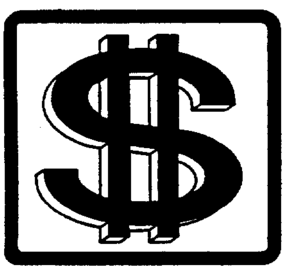
Household Size:	**U.S.**	**Cluster**	**Index**
1 Person	24.6	24.1	98
4+ Persons	26.0	30.9	119
HH w/ Children	36.0	40.9	114

Age of HH Head:	**U.S.**	**Cluster**	**Index**
Under 24	5.5	5.1	93
25-34	21.6	21.7	100
35-54	37.7	40.5	107
55-64	13.5	14.1	104
65+	21.7	18.6	86
Median Age	46.5	45.6	98



Ethnic Origin

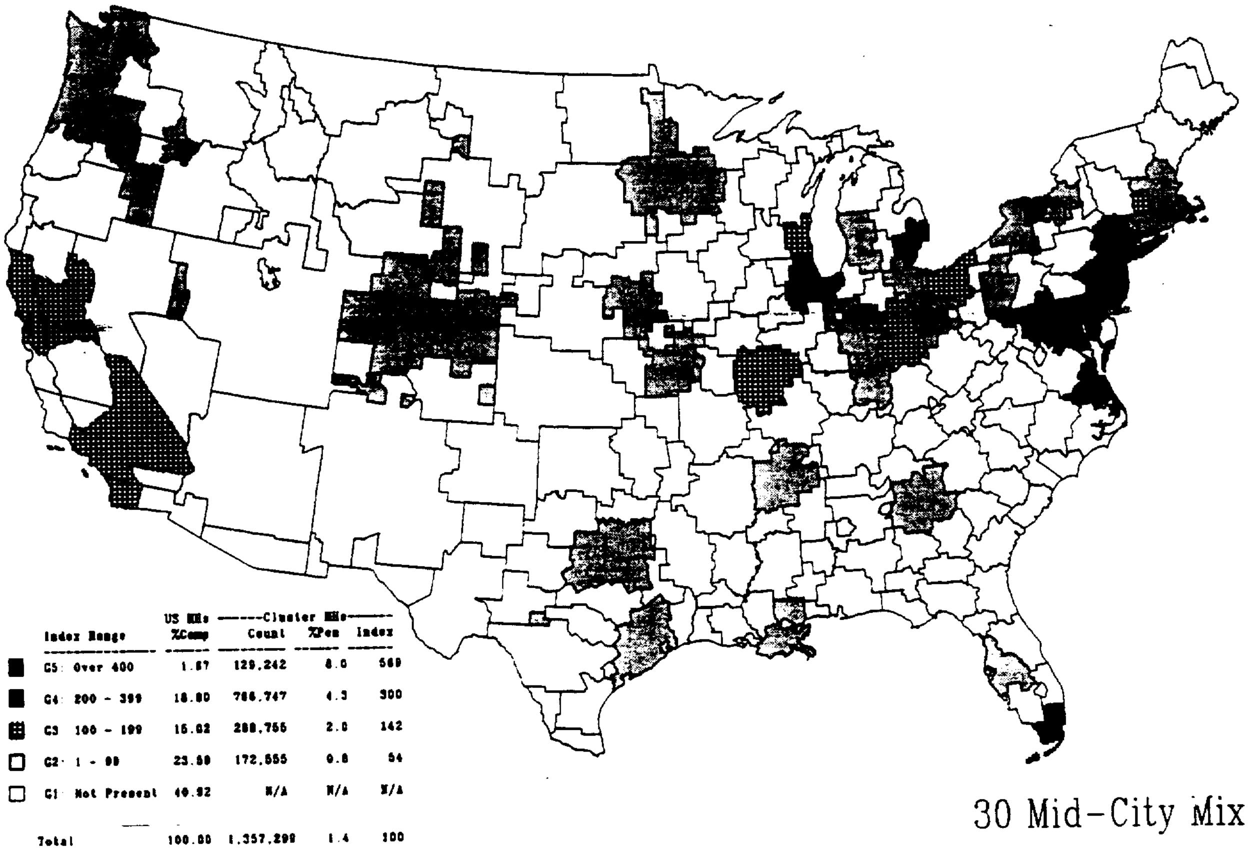
Race/Ethnic Origin:	**U.S.**	**Cluster**	**Index**
White	80.1	26.8	33
Black	10.6	63.0	594
Asian (API)	2.1	2.3	110
Hispanic	6.5	7.7	118
Foreign Born	7.7	13.2	171



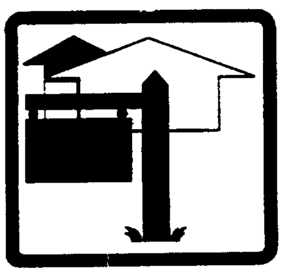
Income

Household Income:	**U.S.**	**Cluster**	**Index**
Less than $15,000	24.3	24.7	102
$15,000 - $24,999	17.5	18.9	108
$25,000 - $34,999	15.9	17.6	111
$35,000 - $49,999	17.9	18.7	105
$50,000 - $74,999	15.0	14.2	95
$75,000 - $99,999	5.1	4.0	78
$100,000+	4.4	1.8	41
Median HH Income	$31,900	$28,600	90

PRIZM Cluster Concentration by DMA Market



30 Mid-City Mix



Housing

Dwelling Unit Size:	U.S.	Cluster	Index
Single (SFDU)	64.6	55.1	85
2-9 Units	14.6	28.4	195
10+ Units	12.8	14.8	116
Mobile Home	6.8	0.6	9

Home Value:	U.S.	Cluster	Index
Less than $50,000	26.5	26.0	98
$50,000 - $100,000	36.7	41.0	112
$100,000 - $150,000	14.5	16.8	116
$150,000 - $200,000	8.8	10.2	116
$250,000+	13.2	5.9	45
Median Home Value	$104,200	$89,800	86

Mobility:	U.S.	Cluster	Index
Owner Occupied	64.2	53.1	83
Renter Occupied	35.8	47.0	131
Moved within Past 6 Years	49.1	44.4	90
Last Moved 20+ Years Ago	18.3	20.6	113

More likely to...

Mid-City Mix
PRIZM Cluster 30

Lifestyle

- Go to boxing matches
- Buy black gospel music
- Go to pro basketball games
- Buy 15+ lottery tickets/month
- Go to college football games
- Buy dance music
- Buy baby foods
- Go to baseball games
- Eat at fast food burger
- Use speed dialing

Products & Services

- Have Medicare/Medicaid
- Own US savings bonds
- Have veterans life insurance
- Have a 1st mortgage loan
- Have a non-int checking acct
- Have a savings account

- Drink malt liquor
- Buy Adidas shoes
- Shop at Woolworth/Woolco
- Buy 2+ designer jeans

- Eat instant grits
- Own a Jeep/Eagle
- Eat Cap'n Crunch
- Eat Wheaties
- Eat canned hashes
- Drink low/no alcohol beer
- Eat Kelloggs Corn Flakes
- Buy a 35mm camera
- Buy starch
- Own pagers/beepers
- Drink RC Cola

Radio\TV

- Listen to urban contemp radio
- Watch The Movie Channel
- Listen to jazz radio
- Watch CNN
- Listen to religious/gospel radio
- Watch Showtime at the Apollo
- Watch Arsenio Hall
- Watch Classic Concentration
- Watch In Living Color
- Watch The Oprah Winfrey Show

Print

- Read nwspr fashion section
- Read Jet
- Read The Star
- Read Chicago
- Read nwspr TV/radio listings
- Read Inside Sports
- Read Prevention
- Read True Story
- Read American Baby
- Read Ebony

Source: MRI, SMRB, R.L. Polk & Co.

Cluster 28

Big City Blend

Cluster 28 is the most ethnically diverse in the U2 Group, showing high indices for Asians, Hispanics, and other foreign-born immigrants, with a skew to the West. It also drops two deciles in affluence, shows an even mix of low-level white-collar and blue-collar jobs, and big families, living in stable, old, urban row-house areas.

Predominant Characteristics

Households (%U.S.):	926,000 (1.0%)
Population (%U.S.):	2,691,300
Demographic Caption:	**Middle-Income Immigrant Families**
Ethnic Diversity:	Dominant Hispanic, High Asian
Family Type:	Married Couples w/ Children
Predominant Age Ranges:	25-34, 35-54
Education:	High School/Some College
Employment Level:	White-Collar/Blue-Collar
Housing Type:	Renters & Owners/Single Unit
Density Centile:	86 (1=Sparse, 99=Dense)
Social Group:	U2 - Urban Midscale

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	15.4	75
1-3 Years College	24.9	27.4	110
High School Graduate	29.9	30.8	103
Less than High School	24.6	26.4	107

Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	21.9	85
Other White-Collar	31.4	35.3	112
Blue-Collar	26.6	28.2	106
Service	13.7	13.7	100
Farming/Mining/Ranching	2.5	0.9	36

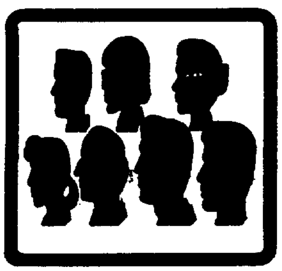
Big City Blend - PRIZM Cluster 28

Family Composition

Family Type:	**U.S.**	**Cluster**	**Index**
Married Couples	55.2	56.0	101
Married Couples w/Children	26.7	29.1	109
Single Parents	9.3	10.2	110
Single Female HH Head	11.6	13.2	114

Household Size:	**U.S.**	**Cluster**	**Index**
1 Person	24.6	20.5	83
4+ Persons	26.0	31.3	120
HH w/ Children	36.0	39.3	109

Age of HH Head:	**U.S.**	**Cluster**	**Index**
Under 24	5.5	4.7	85
25-34	21.6	23.6	109
35-54	37.7	37.6	100
55-64	13.5	13.7	101
65+	21.7	20.5	94
Median Age	46.5	45.6	98

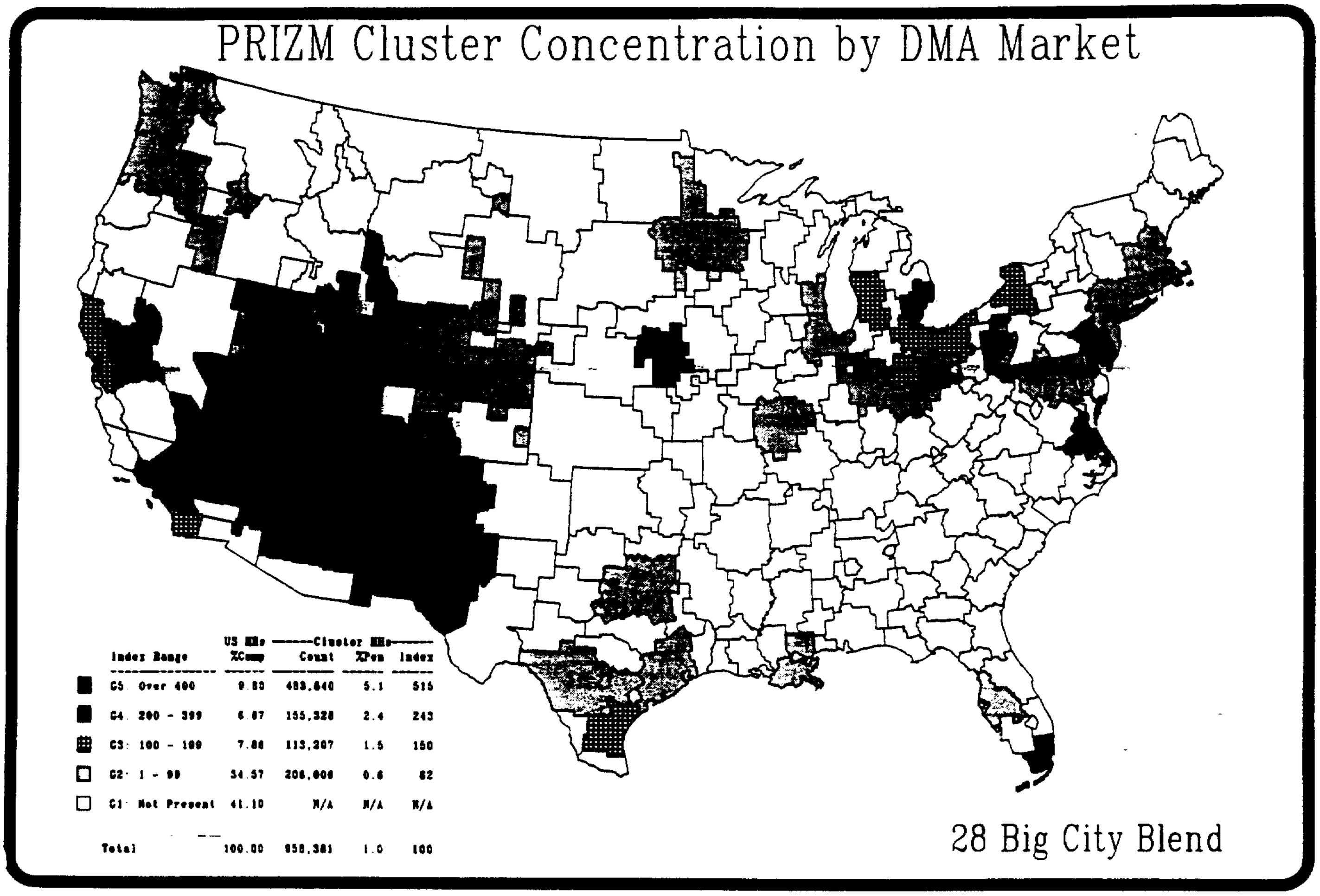


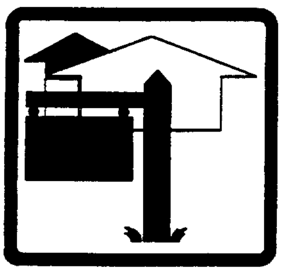
Ethnic Origin

Race/Ethnic Origin:	**U.S.**	**Cluster**	**Index**
White	80.1	70.7	88
Black	10.6	4.1	39
Asian (API)	2.1	7.9	376
Hispanic	6.5	16.9	260
Foreign Born	7.7	20.0	260

Income

Household Income:	**U.S.**	**Cluster**	**Index**
Less than $15,000	24.3	18.7	77
$15,000 - $24,999	17.5	17.4	99
$25,000 - $34,999	15.9	17.9	113
$35,000 - $49,999	17.9	21.5	120
$50,000 - $74,999	15.0	17.2	115
$75,000 - $99,999	5.1	4.8	94
$100,000+	4.4	2.4	55
Median HH Income	$31,900	$32,700	103





Housing

Dwelling Unit Size:	**U.S.**	**Cluster**	**Index**
Single (SFDU)	64.6	69.2	107
2-9 Units	14.6	15.6	107
10+ Units	12.8	12.7	99
Mobile Home	6.8	1.6	24

Home Value:	**U.S.**	**Cluster**	**Index**
Less than $50,000	26.5	15.4	58
$50,000 - $100,000	36.7	39.5	108
$100,000 - $150,000	14.5	14.7	101
$150,000 - $200,000	8.8	13.9	158
$250,000+	13.2	16.6	126
Median Home Value	$104,200	$119,700	115

Mobility:	**U.S.**	**Cluster**	**Index**
Owner Occupied	64.2	63.8	99
Renter Occupied	35.8	36.3	101
Moved within Past 6 Years	49.1	47.6	97
Last Moved 20+ Years Ago	18.3	21.8	119

More likely to...

Big City Blend
PRIZM Cluster 28

Lifestyle

Go to baseball games
Buy 15+ lottery tickets/month
Buy dance music
Use a charter/tour bus
Travel to Japan, Asia
Buy baby foods
Rent foreign videos
Do self home remodeling
Use a grocery list
Eat at a fast food Mexican

Products & Services

Have a home improvement loan
Use interest checking
Have 1st mortgage loan
Have a personal education loan
Have whole life insurance
Have a savings account

Own a Mitsubishi
Own a BMW
Drink Pepsi-Free
Buy designer jeans

Use Polaroid instant film
Own a Nissan
Buy stereo equipment
Own a home gym system
Eat Post Raisin Bran
Buy Firestone tires
Own a Honda
Own a Dodge
Eat Cheerios
Buy rechargeable batteries
Buy Adidas shoes

Radio\TV

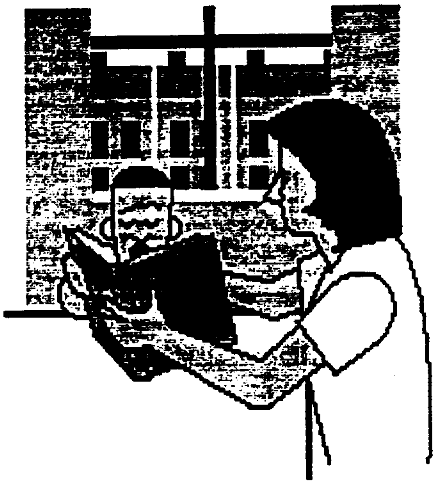
Listen to spanish radio
Watch The Learning Channel
Listen to progressive rock radio
Watch Showtime
Listen to variety radio
Watch In Living Color
Watch Entertainment Tonight
Watch MTV
Watch Dinosaurs
Watch America's Most Wanted

Print

Read nwspr general news section
Read Cosmopolitan
Read Home Mechanix
Read nwspr entertainment section
Read Rolling Stone
Read Glamour
Read Chicago
Read Modern Bride
Read Sports Illustrated
Read Penthouse

Source: MRI, SMRB, R.L. Polk & Co.

Cluster 47



Inner Cities

These are among the nation's poorest neighborhoods, with over twice its unemployment level, and many times their share in public assistance dollars. Eight out of ten households are African American. Seven in ten households have solo parents.

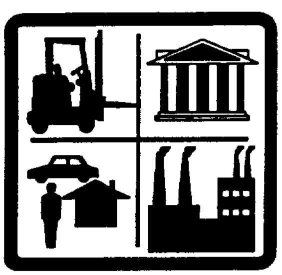
 PRIZM by **Claritas** **PRIZM** by **Claritas** **PRIZM** by **Claritas** **PRIZM** by **Claritas**

Predominant Characteristics

Households (%U.S.):	2,120,500 (2.3%)
Population (%U.S.):	6,028,600
Demographic Caption:	**Inner City, Solo-Parent Families**
Ethnic Diversity:	Dominant Black
Family Type:	Single Parents, Singles
Predominant Age Ranges:	Under 24, 65+
Education:	Grade School
Employment Level:	Blue-Collar/Service
Housing Type:	Renters/Multi-Unit 2-9 & 10+
Density Centile:	90 (1=Sparse, 99=Dense)
Social Group:	U3 - Urban Cores

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	7.8	38
1-3 Years College	24.9	19.2	77
High School Graduate	29.9	27.2	91
Less than High School	24.6	45.7	186



Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	15.8	61
Other White-Collar	31.4	30.3	96
Blue-Collar	26.6	27.2	102
Service	13.7	25.8	188
Farming/Mining/Ranching	2.5	0.9	36

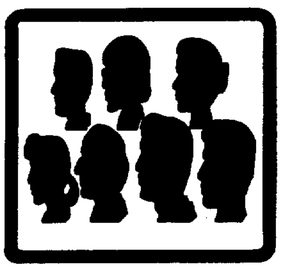
Inner Cities - PRIZM Cluster 47

Family Composition

Family Type:	U.S.	Cluster	Index
Married Couples	55.2	24.0	43
Married Couples w/Children	26.7	12.5	47
Single Parents	9.3	28.7	309
Single Female HH Head	11.6	34.4	297

Household Size:	U.S.	Cluster	Index
1 Person	24.6	31.1	126
4+ Persons	26.0	28.9	111
HH w/ Children	36.0	41.2	114

Age of HH Head:	U.S.	Cluster	Index
Under 24	5.5	6.5	118
25-34	21.6	21.3	99
35-54	37.7	35.7	95
55-64	13.5	14.3	106
65+	21.7	22.2	102
Median Age	46.5	47.0	101



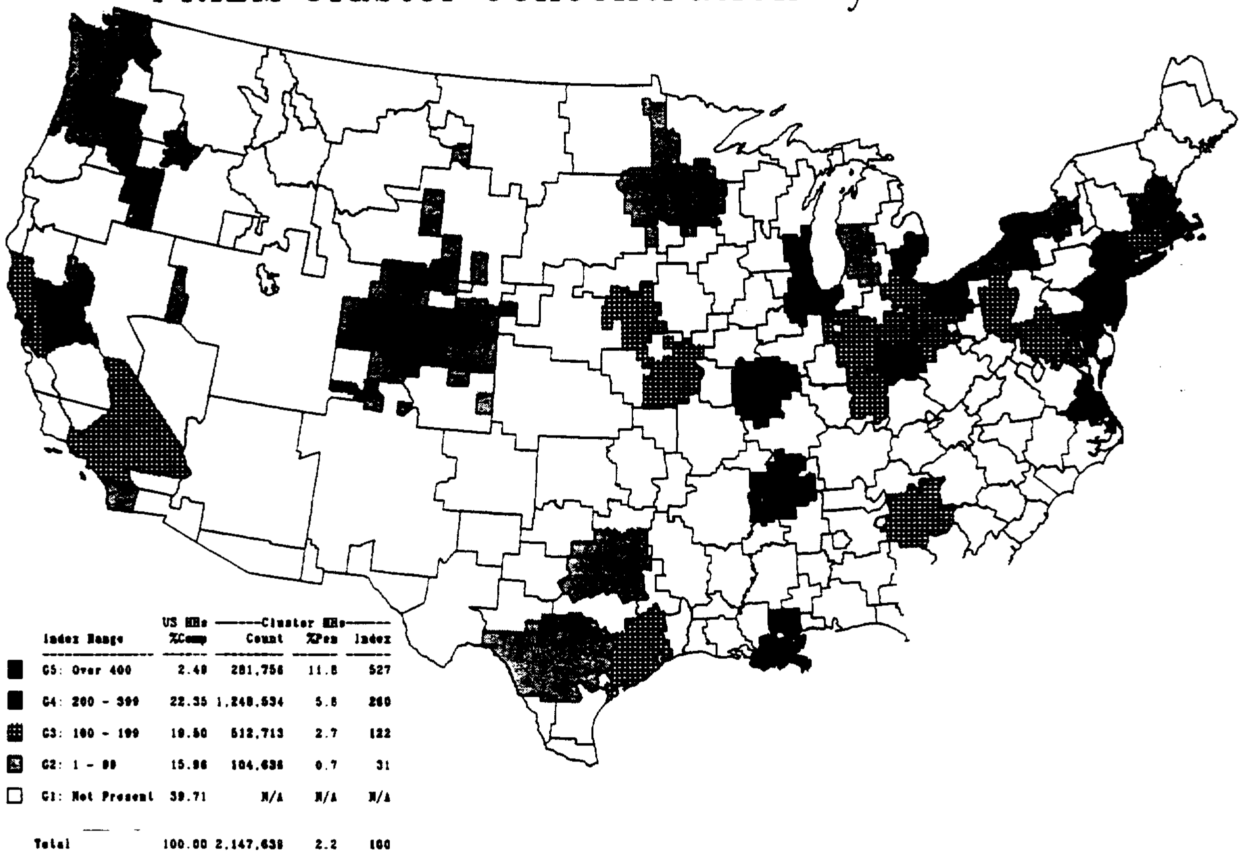
Ethnic Origin

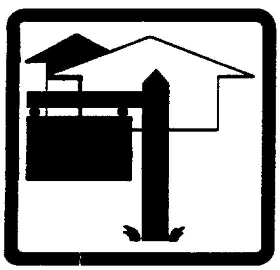
Race/Ethnic Origin:	U.S.	Cluster	Index
White	80.1	10.1	13
Black	10.6	80.9	763
Asian (API)	2.1	0.9	43
Hispanic	6.5	7.7	118
Foreign Born	7.7	7.9	103

Income

Household Income:	U.S.	Cluster	Index
Less than $15,000	24.3	51.6	212
$15,000 - $24,999	17.5	18.6	106
$25,000 - $34,999	15.9	11.8	74
$35,000 - $49,999	17.9	10.1	56
$50,000 - $74,999	15.0	5.8	39
$75,000 - $99,999	5.1	1.4	27
$100,000+	4.4	0.8	18
Median HH Income	$31,900	$14,800	46

PRIZM Cluster Concentration by DMA Market





Housing

Dwelling Unit Size:	**U.S.**	**Cluster**	**Index**
Single (SFDU)	64.6	39.2	61
2-9 Units	14.6	31.5	216
10+ Units	12.8	27.5	215
Mobile Home	6.8	0.2	3

Home Value:	**U.S.**	**Cluster**	**Index**
Less than $50,000	26.5	50.1	189
$50,000 - $100,000	36.7	27.2	74
$100,000 - $150,000	14.5	9.5	66
$150,000 - $200,000	8.8	5.4	61
$250,000+	13.2	5.1	39
Median Home Value	$104,200	$64,700	62

Mobility:	**U.S.**	**Cluster**	**Index**
Owner Occupied	64.2	30.9	48
Renter Occupied	35.8	69.1	193
Moved within Past 6 Years	49.1	45.4	92
Last Moved 20+ Years Ago	18.3	20.4	111

More likely to...

Inner Cities
PRIZM Cluster 47

Lifestyle

Buy Black Gospel music
Go to boxing matches
Use cigarette rolling paper
Use in-home pregnancy tests
Go to college basketball games
Buy 15+ lottery tickets/month
Buy baby foods
Use professional exterminators
Buy jazz music
Go to pro football games

Products & Services

Have a savings account
Have non-int checking account
Use postal money orders
Drink malt liquor
Eat instant grits
Use decorating icings
Buy designer jeans
Drink imported wine
Buy Hostess snacks
Eat Kellogs Fruit Loops
Eat Cap'n Crunch
Use oven cleaners
Buy starch
Eat Dove ice cream bars
Eat Spam
Buy Adidas shoes
Own a Cadillac
Own a Jeep/Eagle

Radio\TV

Listen to urban contemp radio
Watch Cinemax
Listen to religious/gospel radio
Watch Showtime
Listen to jazz radio
Watch Showtime at the Apollo
Watch In Living Color
Watch Arsenio Hall
Watch NBA All-Star Game
Watch The Oprah Winfrey Show

Print

Read nwpr fashion section
Read Sports Illustrated
Read Home
Read nwspr classified section
Read Essence
Read Jet
Read True Story
Read Ebony
Read The National Enquirer
Read TV Guide

Cluster 45

Single City Blues

Cluster 45 is found in most Eastern mega-cities, also in the new West, and is the third most single place in America. Often found near urban universities, it hosts a fair number of students. With very few children, its mixture of races, transients, and night trades, it is best described as 'poor man's Bohemia'.

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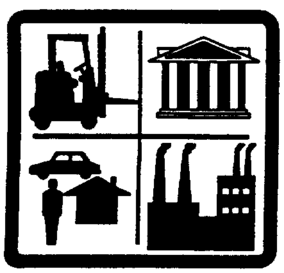
Predominant Characteristics

Households (%U.S.):	1,666,300 (1.8%)
Population (%U.S.):	3,735,100
Demographic Caption:	**Ethnically-Mixed Urban Singles**
Ethnic Diversity:	Mixed, High Asian
Family Type:	Singles, Few Children
Predominant Age Ranges:	Under 24, 25-34, & 65+
Education:	Grade School/Some High School
Employment Level:	Service
Housing Type:	Renters/Multi-Unit 10+
Density Centile:	86 (1=Sparse, 99=Dense)
Social Group:	U3 - Urban Cores

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	16.1	78
1-3 Years College	24.9	22.2	89
High School Graduate	29.9	27.8	93
Less than High School	24.6	34.0	138



Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	21.5	83
Other White-Collar	31.4	32.0	102
Blue-Collar	26.6	26.5	100
Service	13.7	19.0	139
Farming/Mining/Ranching	2.5	1.1	44

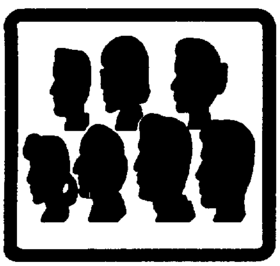
Single City Blues - PRIZM Cluster 45

Family Composition

Family Type:	U.S.	Cluster	Index
Married Couples	55.2	30.7	56
Married Couples w/Children	26.7	13.6	51
Single Parents	9.3	11.2	120
Single Female HH Head	11.6	14.0	121

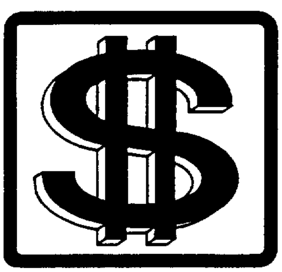
Household Size:	U.S.	Cluster	Index
1 Person	24.6	43.1	175
4+ Persons	26.0	16.5	63
HH w/ Children	36.0	24.8	69

Age of HH Head:	U.S.	Cluster	Index
Under 24	5.5	8.7	158
25-34	21.6	24.3	113
35-54	37.7	29.8	79
55-64	13.5	11.2	83
65+	21.7	26.1	120
Median Age	46.5	46.1	99



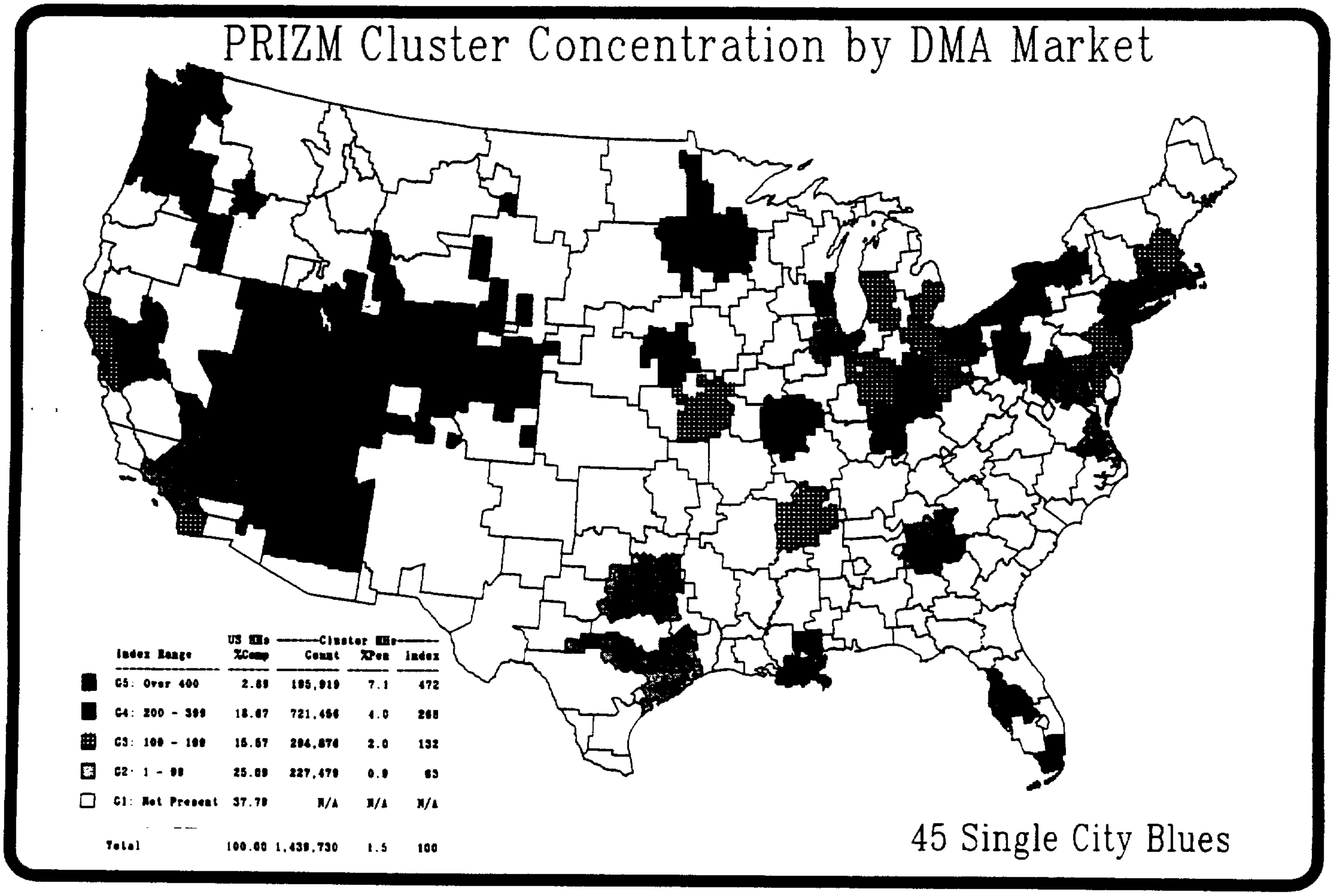
Ethnic Origin

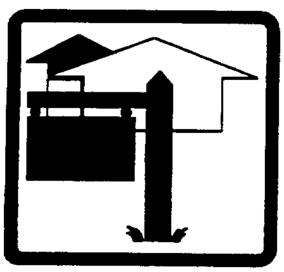
Race/Ethnic Origin:	U.S.	Cluster	Index
White	80.1	75.6	94
Black	10.6	10.9	103
Asian (API)	2.1	6.0	286
Hispanic	6.5	6.6	102
Foreign Born	7.7	14.8	192



Income

Household Income:	U.S.	Cluster	Index
Less than $15,000	24.3	42.8	176
$15,000 - $24,999	17.5	22.0	126
$25,000 - $34,999	15.9	14.4	91
$35,000 - $49,999	17.9	11.6	65
$50,000 - $74,999	15.0	6.6	44
$75,000 - $99,999	5.1	1.6	31
$100,000+	4.4	1.1	25
Median HH Income	$31,900	$18,000	56





Housing

Dwelling Unit Size:	**U.S.**	**Cluster**	**Index**
Single (SFDU)	64.6	30.7	48
2-9 Units	14.6	30.3	208
10+ Units	12.8	35.4	277
Mobile Home	6.8	1.9	28

Home Value:	**U.S.**	**Cluster**	**Index**
Less than $50,000	26.5	37.3	141
$50,000 - $100,000	36.7	33.6	92
$100,000 - $150,000	14.5	10.9	75
$150,000 - $200,000	8.8	5.8	66
$250,000+	13.2	10.8	82
Median Home Value	$104,200	$89,300	86

Mobility:	**U.S.**	**Cluster**	**Index**
Owner Occupied	64.2	32.3	50
Renter Occupied	35.8	67.8	189
Moved within Past 6 Years	49.1	57.5	117
Last Moved 20+ Years Ago	18.3	14.9	81

More likely to...

Single City Blues
PRIZM Cluster 45

Lifestyle

- Go to pro football games
- Buy dance music
- Buy 15+ lottery tickets/month
- Play billiards/pool
- Rent foreign videos
- Go to pro basketball games
- Smoke cigarettes
- Eat at fast food Mexican
- Go to baseball games
- Use professional exterminators

Products & Services

- Own savings certificates
- Have a non-int checking account
- Have a savings account
- Own CDs 6 months or less
- Have Medicare/Medicaid
- Have life ins thru Membership Grp
- Own a Nissan truck
- Drink malt liquor
- Drink domestic beer often
- Eat Kelloggs Fruit Loops
- Eat liverwurst
- Buy Adidas shoes
- Own a Chrysler
- Buy Firestone tires
- Drink Pepsi-Cola
- Buy canned hashes
- Shop at Montgomery Ward
- Buy Hostess snacks
- Own a Honda
- Drink frozen orange juice
- Shop at K-Mart

Radio\TV

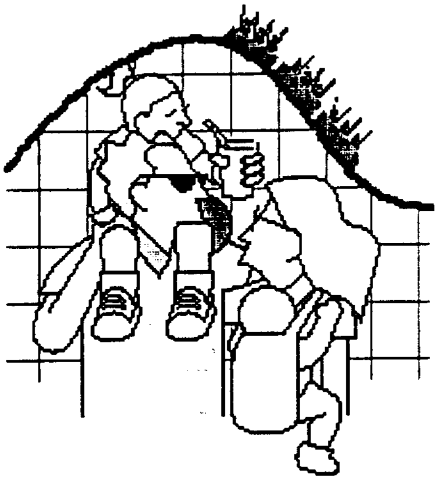
- Listen to CHR/rock radio
- Watch The Travel Channel
- Listen to football radio
- Watch The Movie Channel
- Listen to jazz radio
- Watch Friday Night Videos
- Watch In Living Color
- Watch The Simpsons
- Watch Rescue 911
- Watch Star Trek-TNG

Print

- Read Harper's Bazaar
- Read US
- Read nwspr TV/radio listings
- Read Car & Driver
- Read nwspr classified section
- Read Consumer's Digest
- Read Rolling Stone
- Read Byte
- Read Ebony
- Read The National Enquirer

Source: MRI, SMRB, R.L. Polk & Co.

Cluster 20



Boomers & Babies

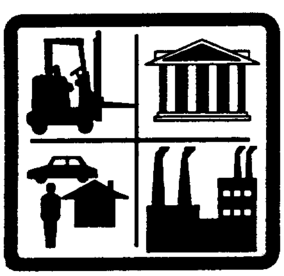
Cluster 20 ranks No. 2 of all PRIZM Clusters in married couples with children, and ties first place for total households with children, including many pre-schoolers. Skewed to the West, they are well-employed executives and techies in many fields but, with fewer high incomes, they lie at the bottom of the 3rd decile of affluence.

Predominant Characteristics

Households (%U.S.):	1,059,900 (1.2%)
Population (%U.S.):	3,227,000
Demographic Caption:	**Young White-Collar Suburban Families**
Ethnic Diversity:	Dominant White, High Asian
Family Type:	Married Couples w/ Children
Predominant Age Ranges:	25-34, 35-54
Education:	Some College
Employment Level:	White-Collar/Professional
Housing Type:	Owners/Single Unit
Density Centile:	56 (1=Sparse, 99=Dense)
Social Group:	S2 - The Affluentials

Education

Education:	**U.S.**	**Cluster**	**Index**
4+ Years College	20.6	22.9	111
1-3 Years College	24.9	35.3	142
High School Graduate	29.9	28.5	95
Less than High School	24.6	13.3	54



Occupation

Occupation:	**U.S.**	**Cluster**	**Index**
Professional/Manager	25.8	28.7	111
Other White-Collar	31.4	36.7	117
Blue-Collar	26.6	22.7	85
Service	13.7	11.0	80
Farming/Mining/Ranching	2.5	1.0	40

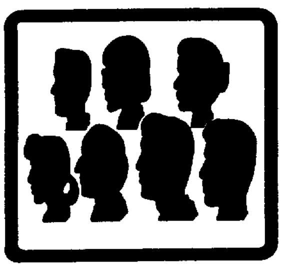
Boomers & Babies - PRIZM Cluster 20

Family Composition

Family Type:	U.S.	Cluster	Index
Married Couples	55.2	67.8	123
Married Couples w/Children	26.7	40.6	152
Single Parents	9.3	8.5	91
Single Female HH Head	11.6	9.4	81

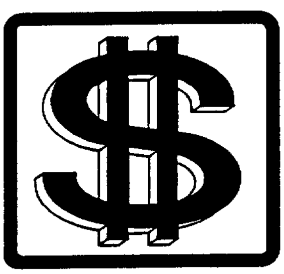
Household Size:	U.S.	Cluster	Index
1 Person	24.6	14.9	61
4+ Persons	26.0	34.9	134
HH w/ Children	36.0	49.1	136

Age of HH Head:	U.S.	Cluster	Index
Under 24	5.5	4.5	82
25-34	21.6	29.2	135
35-54	37.7	46.7	124
55-64	13.5	10.0	74
65+	21.7	9.6	44
Median Age	46.5	40.6	87



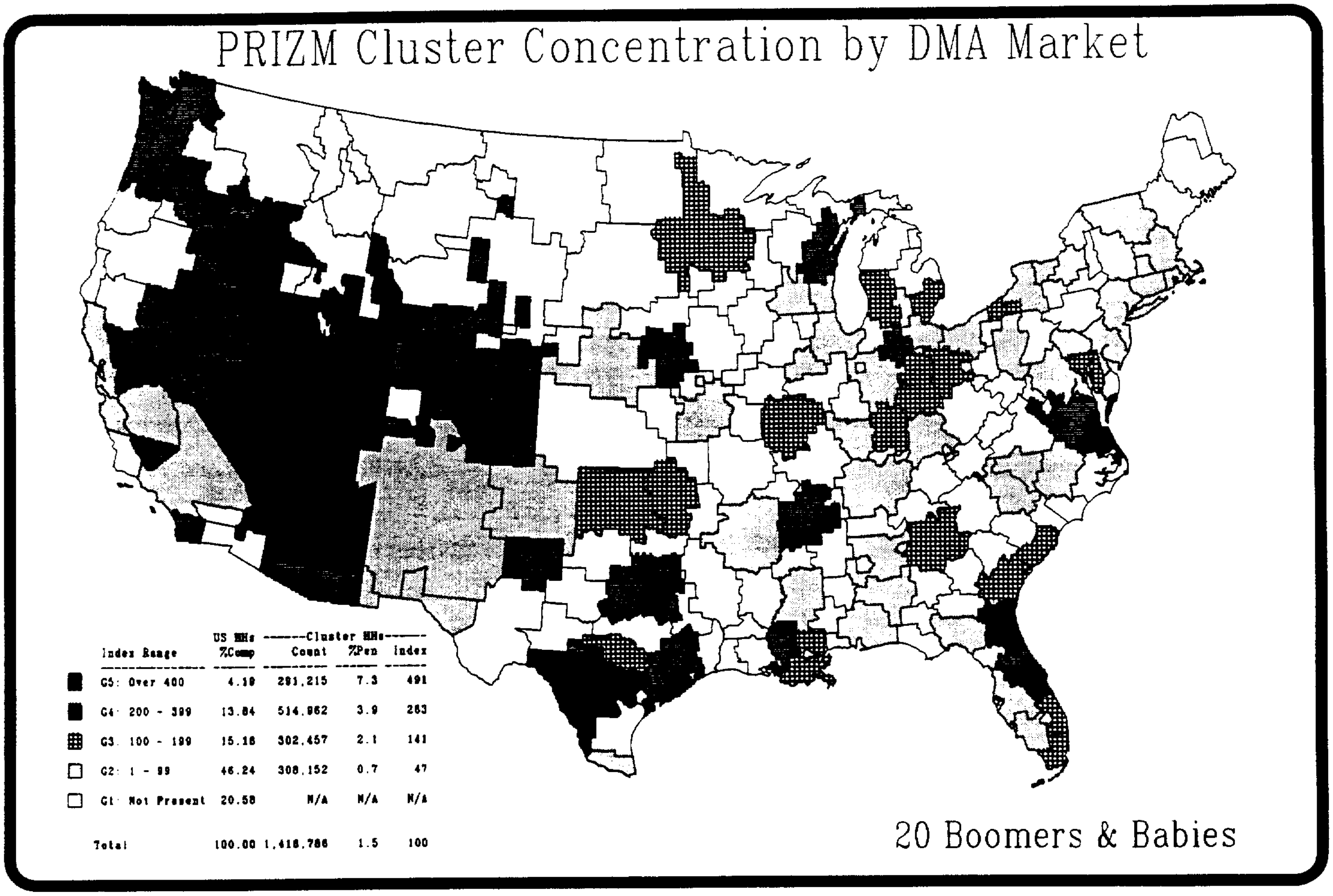
Ethnic Origin

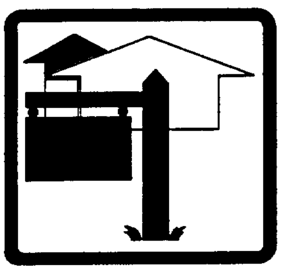
Race/Ethnic Origin:	U.S.	Cluster	Index
White	80.1	84.1	105
Black	10.6	5.9	56
Asian (API)	2.1	2.5	119
Hispanic	6.5	7.2	111
Foreign Born	7.7	6.4	83



Income

Household Income:	U.S.	Cluster	Index
Less than $15,000	24.3	9.7	40
$15,000 - $24,999	17.5	13.1	75
$25,000 - $34,999	15.9	17.4	109
$35,000 - $49,999	17.9	26.3	147
$50,000 - $74,999	15.0	24.0	160
$75,000 - $99,999	5.1	6.3	124
$100,000+	4.4	3.2	73
Median HH Income	$31,900	$40,200	126





Housing

Dwelling Unit Size:	**U.S.**	**Cluster**	**Index**
Single (SFDU)	64.6	79.8	124
2-9 Units	14.6	7.8	53
10+ Units	12.8	8.1	63
Mobile Home	6.8	3.7	54

Home Value:	**U.S.**	**Cluster**	**Index**
Less than $50,000	26.5	6.0	23
$50,000 - $100,000	36.7	58.6	160
$100,000 - $150,000	14.5	22.1	152
$150,000 - $200,000	8.8	8.6	98
$250,000+	13.2	4.6	35
Median Home Value	$104,200	$95,100	91

Mobility:	**U.S.**	**Cluster**	**Index**
Owner Occupied	64.2	74.9	117
Renter Occupied	35.8	25.1	70
Moved within Past 6 Years	49.1	61.1	124
Last Moved 20+ Years Ago	18.3	7.2	39

More likely to...

Boomers & Babies
PRIZM Cluster 20

Lifestyle

- Visit Sea World
- Join a health club/gym
- Own tropical fish
- Go roller skating
- Go on a domestic business trip
- Go jogging
- Take 4+ overnight camping trips
- Rent 5+ videos monthly
- Play billiards/pool
- Buy country music

Products & Services

- Have a 1st mortgage loan
- Have a non-int checking acct
- Have a personal education loan
- Own stock valued < $10,000
- Have a Montgomery card
- Use an ATM card

- Drink Tab
- Drink tequila
- Shop at Montgomery Ward
- Buy an electric blanket

- Own a Volkswagen
- Buy computer books
- Buy children's frozen dinners
- Use Polaroid instant film
- Own a CD player
- Own a Volvo
- Drink Pepsi-Cola
- Eat cornish hens
- Own a Plymouth
- Eat Kelloggs Fruit Loops
- Buy Nike shoes

Radio\TV

- Listen to variety radio
- Watch Nickelodeon
- Listen to jazz radio
- Watch TV Saturdays 11:30-1am
- Listen to progressive rock radio
- Watch The Love Connection
- Watch Married With Children
- Watch MTV
- Watch Funniest Home Videos
- Watch Family Matters

Print

- Read Sunset
- Read nwspr home & garden section
- Read Seventeen
- Read Parent's Magazine
- Read nwspr entertainment section
- Read Sporting News
- Read Working Mother
- Read Skiing
- Read Baby Talk
- Read Personal Computing

Source: MRI, SMRB, R.L. Polk & Co.